

Attorney or Party Name, Address, Telephone & FAX
Nos., State Bar No. & Email Address

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FOR COURT USE ONLY

☐ Debtor appearing without an attorney
☒ Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA**

In re:

JARED HUNTER SCARTH,

CASE NUMBER: 6:23-bk-10960-WJ

CHAPTER 13

**DEBTOR'S NOTICE OF MOTION AND MOTION
TO AVOID LIEN UNDER 11 U.S.C. § 522(f)
(REAL PROPERTY)**

Debtor(s).

[No hearing required unless requested under LBR 9013-1(o)]

Creditor Name: Murrieta Springs Retail Group, LLC

TO THE CREDITOR, ATTORNEY FOR CREDITOR AND OTHER INTERESTED PARTIES:

1. **NOTICE IS HEREBY GIVEN** that Debtor moves this court for an order, pursuant to LBR 9013-1(o) upon notice of opportunity to request a hearing (i.e., without a hearing unless requested), avoiding a lien on the grounds set forth below.

2. Deadline for Opposition Papers:

Pursuant to LBR 9013-1(o), any party opposing the motion may file and serve a written opposition and request a hearing on this motion. If you fail to file a written response within 14 days of the date of service of this notice of motion and motion, plus an additional 3 days unless this notice of motion and motion was served by personal delivery or posting as described in Federal Rules of Civil Procedure 5(b)(2)(A)-(B), the court may treat such failure as a waiver of your right to oppose this motion and may grant the requested relief.

3. Type of Case:

- a. ☒ A voluntary petition under Chapter ☐ 7 ☐ 11 ☐ 12 ☒ 13 was filed on: 3/14/2023
- b. ☐ An involuntary petition under Chapter ☐ 7 ☐ 11 was filed on: _____
- ☐ An order of relief under Chapter ☐ 7 ☐ 11 was entered on: _____
- c. ☐ An order of conversion to Chapter ☐ 7 ☐ 11 ☐ 12 ☐ 13 was entered on: _____
- d. ☐ Other: _____

“Bankruptcy Code” and “11 U.S.C.” refer to the United States Bankruptcy Code, Title 11 of the United States Code. “FRBP” refers to the Federal Rules of Bankruptcy Procedure. “LBR” and “LBRs” refer to the Local Bankruptcy Rule(s) of this court.

4. Procedural Status:

- a. ☒ Name of trustee appointed (if any): **Rod Danielson**
b. ☐ Name of Attorney of Record for Trustee (if any): _____

5. Debtor claims an exemption in the subject real property under:

- a. ☒ California Code of Civil Procedure §704.730 (Homestead): Exemption amount claimed on schedules: **\$615,000**
b. ☐ California Code of Civil Procedure § ____ Exemption amount claimed on schedules: \$____
c. ☐ Other statute (specify): _____

6. Debtor's entitlement to an exemption is impaired by judicial lien, the details of the lien are as follows:

- a. Date of entry of judgment (specify): **11/21/2017**
b. Case name (specify): **Murrieta Springs Retails Group, LLC v. Jared Scarth, Scarth & Associates**
c. Name of court: **Riverside County Superior Court**
d. Docket number (specify): **MCC1600881**
e. Date (specify): **2/26/2018** and place of recordation of lien (specify) **Official Records of Riverside County**
f. Recorder's instrument number (specify): **2018-0071023**

7. The property claimed to be exempt is as follows:

- a. Street address, city, county and state, where located, (specify): **31222 Mangrove Drive, Temecula, CA 92592**
b. Legal description (specify): **.10 Acres M/I In Lot 56 Mb 421/028 Tr 31946**

☐ See attached page

8. Debtor acquired the property claimed exempt on the following date (specify): **12/14/2009**

9. Debtor alleges that the fair market value of the property claimed exempt is: **\$712,000**

10. The subject property is encumbered with the following liens (list mortgages and other liens in order of priority and place an "X" as to the lien to be avoided by this motion):

Name of Lien Holder	"X"	Date Lien Recorded	Original Lien Amount	Current Lien Amount	Date of Current Lien
Wells Fargo Home Mortgage	<input type="checkbox"/>	11/20/2012	\$302,560	\$243,476	3/14/2023
Western Star Financial	<input type="checkbox"/>	8/30/2017	\$20,400	\$61,705	3/14/2023
Prominence Capital Partners	<input type="checkbox"/>	10/2/2017	\$17,250	\$51,346	3/14/2023
County of Riverside	<input type="checkbox"/>	11/3/2017	\$935	\$1,837	3/14/2023
Murrieta Springs Retails Group	<input checked="" type="checkbox"/>	2/26/2018	\$26,083	\$39,939	3/14/2023
US Department of HUD	<input type="checkbox"/>	10/25/2018	\$82,802	\$82,802	3/14/2023
CA Dept of Tax & Fee Admin	<input type="checkbox"/>	11/4/2019	\$23,296	\$28,324	3/14/2023

11. Debtor attaches copies of the following documents in support of the motion (as appropriate):

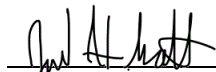
- a. ☒ Schedule C to bankruptcy petition listing all exemptions claimed by Debtor
b. ☒ Appraisal of the property
c. ☒ Documents showing current balance due as to the liens specified in paragraph 10 above
d. ☒ Recorded Abstract of Judgment
e. ☐ Recorded Declaration of Homestead (Homestead Exemption)
f. ☐ Declaration of(s)
g. ☐ Other (specify): _____

12. Total number of attached pages of supporting documentation: **66**

13. Debtor declares under penalty of perjury under the laws of the United States of America that the foregoing is true and correct [28 U.S.C. § 1746(1) and (2)].

WHEREFORE, Debtor requests that this court issue an order avoiding Creditor's lien in the form of the **Attachment** to this motion.

Date: **4/13/2023**

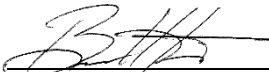


Signature of Debtor

JARED HUNTER SCARTH

Printed name of Debtor

Date: **4/13/2023**



Signature of Attorney for Debtor

BENJAMIN HESTON

Printed name of Attorney for Debtor

ATTACHMENT TO MOTION/ORDER
(11 U.S.C. § 522(f): AVOIDANCE OF REAL PROPERTY JUDICIAL LIENS)

This court makes the following findings of fact and conclusions of law:

1. Creditor Lienholder/Servicer: MURRIETA SPRINGS RETAIL GROUP, LLC

2. Subject Lien: Date and place of recordation of lien (*specify*): **2/26/2018, Official Records of Riverside County**
Recorders instrument number or document recording number: **2018-0071023**

3. Collateral: Street address, city, county and state, where located, legal description and/or map/book/page number, including county of recording:

Street address: **31222 Mangrove Drive, Temecula, Riverside County, CA 92592**

Legal description: ☒ See attached page.

4. Secured Claim Amount

- a. Value of Collateral:..... **\$712,000**
- b. Amounts of Senior Liens (reducing equity in the property to which the Subject Lien can attach):
 - (1) First lien: **(\$243,476)**
 - (2) Second lien: **(\$61,705)**
 - (3) Third lien: **(\$51,346)**
 - (4) Additional senior liens (*attach list*): **(\$1,837)**
- c. Amount of Debtor's exemption(s): **(\$615,000)**
- d. Subtotal: **(\$973,364)**
- e. Secured Claim Amount (negative results should be listed as -\$0-): **(\$0-)**

Unless otherwise ordered, any allowed claim in excess of this Secured Claim Amount is to be treated as a nonpriority unsecured claim and is to be paid pro rata with all other nonpriority unsecured claims (in Chapter 13 cases, Class 5A of the Plan).

Lien avoidance: Debtor's request to avoid the Subject Lien is granted as follows. The fixing of the Subject Lien impairs an exemption to which Debtor would otherwise be entitled under 11 U.S.C. § 522(b). The Subject Lien is not a judicial lien that secures a debt of a kind that is specified in 11 U.S.C. § 523(a)(5) (domestic support obligations). The Subject Lien is void and unenforceable except to the extent of the Secured Claim Amount, if any, listed in paragraph 4.e. above.

☐ See attached page(s) for more liens/provisions.

EXHIBIT A

Fill in this information to identify your case:

Debtor 1	<u>Jared</u>	<u>Hunter</u>	<u>Scarth</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Central District of California</u>		
Case number (if known)	<u>6:23-bk-10960-WJ</u>		

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: <u>31222 Mangrove Dr Temecula, CA 92592-4176</u>	<u>\$673,000.00</u>	<input checked="" type="checkbox"/> <u>\$615,000.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>C.C.P. § 704.730</u> _____ _____
Line from Schedule A/B: <u>1.1</u>			
Brief description: <u>2014 Audi RS5</u>	<u>\$24,000.00</u>	<input checked="" type="checkbox"/> <u>\$7,500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>C.C.P. § 704.010</u> _____ _____
Line from Schedule A/B: <u>3.1</u>			

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☐ No
- ☒ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☒ No
- ☐ Yes

Debtor 1 Jared Hunter Scarth
First Name Middle Name Last Name

Case number (if known) 6:23-bk-10960-WJ**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Household goods and furnishings Line from Schedule A/B: <u>6</u>	\$5,000.00	<input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Brief description: Electronics Line from Schedule A/B: <u>7</u>	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Brief description: Firearms Line from Schedule A/B: <u>10</u>	\$1,500.00	<input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Brief description: Jewelry Line from Schedule A/B: <u>12</u>	\$2,000.00	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.040
Brief description: Pets Line from Schedule A/B: <u>13</u>	\$1,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.020
Brief description: Cash Line from Schedule A/B: <u>16</u>	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 706.051
Brief description: Bank of America Checking account Line from Schedule A/B: <u>17</u>	\$3,000.00	<input checked="" type="checkbox"/> \$3,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.070(b)(2)
Brief description: Bank of America Savings account Line from Schedule A/B: <u>17</u>	\$1,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	C.C.P. § 704.070(b)(2)

Debtor 1

JaredHunterScarthCase number (if known) 6:23-bk-10960-WJ

First Name

Middle Name

Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: <u>American Century Investments</u>	<u>\$2,500.00</u>	<input checked="" type="checkbox"/> <u>\$2,500.00</u>	<u>11 U.S.C. § 522(n)</u>
Line from Schedule A/B: <u>21</u>		<input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

EXHIBIT B



APPRAISAL OF REAL PROPERTY

LOCATED AT:

31222 Mangrove Dr
.10 Acres M/I In Lot 56 Mb 421/028 Tr 31946
Temecula, CA 92592

FOR:

Jared Scarth
31222 Mangrove Drive
Temecula, CA 92592

AS OF:

03/14/2023 (Retrospective)

BY:

Dianna S Dunn
Pacific Appraisals
951-261-8055 Office
951 445-0725 Cell
pacificappraisal1@gmail.com
www.pacificappraisal.com

Dianna S Dunn
Pacific Appraisals
P. O. Box 982
Lake Elsinore, CA 92531

April 02, 2023

Jared Scarth
31222 Mangrove Drive
Temecula, CA 92592

Re: Property: 31222 Mangrove Dr
Temecula, CA 92592
Owner: N/A
File No.: F230010

In accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached.

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report as of **March 14, 2023 (Retrospective)**, as improved, in unencumbered fee simple title of ownership.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an economic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached.

It has been a pleasure to assist you. Please do not hesitate to contact me or any of my staff if we can be of additional service to you.

Sincerely,



Dianna S Dunn
AR023017
951-261-8055

RESIDENTIAL APPRAISAL REPORT

File No.: F230010

SUBJECT	
Property Address: 31222 Mangrove Dr	City: Temecula State: CA Zip Code: 92592
County: Riverside	Legal Description: .10 Acres M/I In Lot 56 Mb 421/028 Tr 31946
Assessor's Parcel #: 961-430-054	
Tax Year: 2022 R.E. Taxes: \$ 4,723	Special Assessments: \$ 0.00 Borrower (if applicable): N/A
Current Owner of Record: Jared H Scarth	Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Manufactured Housing
Project Type: <input checked="" type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)	HOA: \$ 120 <input type="checkbox"/> per year <input checked="" type="checkbox"/> per month
Market Area Name: Temecula Lane	Map Reference: 979-D3 Census Tract: 0432.07
ASSIGNMENT	
The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe)	
This report reflects the following value (if not current, see comments): <input type="checkbox"/> Current (the Inspection Date is the Effective Date) <input checked="" type="checkbox"/> Retrospective <input type="checkbox"/> Prospective	
Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work)	
Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe)	
Intended Use: The purpose and intended use of this report is to develop and report an opinion of market value to assist the client in evaluating the subject property as of March 14, 2023 (Retrospective), for bankruptcy purposes.	
Intended User(s) (by name or type): The intended user of this report is Jared H Scarth, legal counsel and the court for bankruptcy purposes.	
Client: Jared Scarth	Address: 31222 Mangrove Drive, Temecula, CA 92592
Appraiser: Dianna S Dunn	Address: P O Box 982, Lake Elsinore, CA 92531
MARKET AREA DESCRIPTION	
Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Predominant Occupancy
Built up: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	One-Unit Housing
Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	PRICE AGE
Property values: <input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input checked="" type="checkbox"/> Declining	\$ (000) (yrs)
Demand/supply: <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	700K Low 13
Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.	780K High 16
	706K Pred 14
	Common Area 5%
Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): See attached addenda.	
SITE DESCRIPTION	
Dimensions: See Plat Map Addendum	Site Area: 4,356
Zoning Classification: PO	Description: Professional Office
Zoning Compliance: <input checked="" type="checkbox"/> Legal	<input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning
Are CC&Rs applicable? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unknown	Have the documents been reviewed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Ground Rent (if applicable) \$ /	
Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain)	
Actual Use as of Effective Date: Residential	Use as appraised in this report: Residential
Summary of Highest & Best Use: The highest and best use of subject property as improved is the present use.	
Utilities	Public Other Provider/Description
Electricity	<input checked="" type="checkbox"/> <input type="checkbox"/> Public Utility
Gas	<input checked="" type="checkbox"/> <input type="checkbox"/> Public Utility
Water	<input checked="" type="checkbox"/> <input type="checkbox"/> Public Utility
Sanitary Sewer	<input checked="" type="checkbox"/> <input type="checkbox"/> Public Utility
Storm Sewer	<input checked="" type="checkbox"/> <input type="checkbox"/> In Area
Off-site Improvements	Type
Street	Asphalt
Curb/Gutter	Concrete
Sidewalk	Concrete
Street Lights	None
Alley	None
Other site elements: <input checked="" type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)	
FEMA Spec1 Flood Hazard Area <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	FEMA Flood Zone AE FEMA Map # 06065C3305G FEMA Map Date 08/28/2008
Site Comments: The subject is located on an interior lot. The lot size is typical for the area. Topography is level. No external or adverse conditions noted. Subject is indicated to be located within a flood hazard area "AE"	
DESCRIPTION OF THE IMPROVEMENTS	
General Description	Exterior Description
# of Units 1 <input type="checkbox"/> Acc. Unit	Foundation Conc/Average
# of Stories 2	Exterior Walls Stucco/Avg
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>	Roof Surface Tile/Average
Design (Style) Contmptry	Gutters & Dwnspts. Metal/Avg
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.	Window Type Vinyl/Avg
Actual Age (Yrs.) 14	Storm/Screens None
Effective Age (Yrs.) 14	
Interior Description	Appliances
Floors Tile/HrdWd/Avg	Refrigerator <input checked="" type="checkbox"/> Stairs <input type="checkbox"/> None
Walls Drywall/Average	Range/Oven <input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Patio Open
Trim/Finish Wood/Avg	Disposal <input checked="" type="checkbox"/> Scuttle <input checked="" type="checkbox"/> Deck None
Bath Floor Tile/Avg	Dishwasher <input checked="" type="checkbox"/> Doorway <input type="checkbox"/> Porch Porch
Bath Wainscot Fiberglass/Avg	Fan/Hood <input checked="" type="checkbox"/> Floor <input type="checkbox"/> Fence Wood
Doors Wood/Avg	Microwave <input checked="" type="checkbox"/> Heated <input type="checkbox"/> Pool None
	Washer/Dryer <input checked="" type="checkbox"/> Finished <input type="checkbox"/>
	Amenities
	Fireplace(s) # 1 Woodstove(s) # 0
	Car Storage <input checked="" type="checkbox"/> None
	Garage # of cars (2 Tot.)
	Attach. 2
	Detach.
	Blt.-In
	Carport
	Driveway 2-Car
	Surface Concrete
Finished area above grade contains: 8 Rooms 4 Bedrooms 3.0 Bath(s) 2,389 Square Feet of Gross Living Area Above Grade	
Additional features: See Addendum	
Describe the condition of the property (including physical, functional and external obsolescence): See attached addenda.	


RESIDENTIAL APPRAISAL REPORT

File No.: F230010

TRANSFER HISTORY	My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.									
	Data Source(s): SoCal MLS/ParcelQuest									
	1st Prior Subject Sale/Transfer		Analysis of sale/transfer history and/or any current agreement of sale/listing: Any transfer or sale of the subject and							
	Date: 12/14/2009		sales was reported above and analyzed accordingly. Subject property has not transferred within the							
	Price: 325,000		prior 36 months. Comparables 1, 2, 3 and 4 have not transferred within the prior twelve month time							
SALES COMPARISON APPROACH TO VALUE (if developed)	Source(s): ParcelQuest		frame.							
	2nd Prior Subject Sale/Transfer									
	Date:									
	Price:									
	Source(s):									
SALES COMPARISON APPROACH	SALES COMPARISON APPROACH TO VALUE (if developed) <input type="checkbox"/> The Sales Comparison Approach was not developed for this appraisal.									
	FEATURE		SUBJECT		COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
	Address 31222 Mangrove Dr		Temecula, CA 92592		31240 Strawberry Tree Ln		31246 Black Maple Dr		31242 Black Maple Dr	
					Temecula, CA 92592		Temecula, CA 92592		Temecula, CA 92592	
	Proximity to Subject		0.04 miles NW		0.06 miles SE		0.07 miles S			
	Sale Price		\$ N/A		\$ \$700,000		\$ \$711,500		\$ \$700,000	
	Sale Price/GLA		\$ N/A /sq.ft.		\$ 331.60 /sq.ft.		\$ 297.82 /sq.ft.		\$ 331.60 /sq.ft.	
	Data Source(s)		Physical Inspection		CRMLS#SW22158226;DOM 15		CRMLS#SW22216940;DOM 19		CRMLS#SW22063242;DOM 6	
	Verification Source(s)		ParcelQuest		MLS/ParcelQuest/Doc#394601		MLS/ParcelQuest/Doc#486340		MLS/ParcelQuest/Doc#249774	
	VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+ (-) \$ Adjust.		DESCRIPTION	
	Sales or Financing		N/A		VA		VA		Conv	
	Concessions		N/A		5000		-5,000		0	
	Date of Sale/Time		N/A		09/14/2022		-7,000		11/30/2022	
	Rights Appraised		Fee Simple		Fee Simple		Fee Simple		Fee Simple	
	Location		Residential		Residential		Residential		Residential	
	Site		4,356 sf		3,920 sf		3,920 sf		3,920 sf	
	View		Residential		Residential		Residential		Residential	
	Design (Style)		Contmptry		Contmptry		Contmptry		Contmptry	
	Quality of Construction		Average		Average		Average		Average	
	Age		14		14		16		13	
	Condition		Average		SimilarUpgrades		SimilarUpgrades		SimilarUpgrades	
	Above Grade		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
	Room Count		8 4 3.0		8 4 3.0		8 4 3.0		8 4 3.0	
	Gross Living Area		2,389 sq.ft.		2,111 sq.ft.		+27,800		2,389 sq.ft.	
	Basement & Finished		0sf		0sf		0sf		0sf	
	Rooms Below Grade		None		None		None		None	
	Functional Utility		Average		Average		Average		Average	
	Heating/Cooling		FAU/CAC		FAU/CAC		FAU/CAC		FAU/CAC	
	Energy Efficient Items		None		None		None		None	
	Garage/Carport		2 Car Garage		2 Car Garage		2 Car Garage		2 Car Garage	
	Porch/Patio/Deck		Patio/Porch		Patio/Porch		Porch/Patio/Balc		Patio/Porch	
	Fireplace(s)		1 Fireplace		1 Fireplace		1 Fireplace		1 Fireplace	
	Amenities		None		None		None		None	
	ListPrice/DaysonMarket		N/A		\$700,000/15		\$690,000/19		\$629,999/6	
Type of Sale		N/A		Standard Sale		Standard Sale		Standard Sale		
Net Adjustment (Total)				<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 15,800		<input type="checkbox"/> + <input type="checkbox"/> - \$		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 6,800		
Adjusted Sale Price of Comparables				\$ 715,800		\$ 711,500		\$ 706,800		
Summary of Sales Comparison Approach All sales are located within close proximity to subject. All sales are considered most representative of subject's estimate of fair market value. The appraiser has examined all sales that have transpired within the prior 12 month time frame of 03/14/2022 to 03/14/2023 and utilized the most recent in time, closest in location and most like subject in gross living area. Sales utilized are believed to be the best and only comparables available. As the market indicates values to show a decline beginning approximately in October 2022 and stabilizing through the past 4 to 6 months, a 1/2% per month adjustment has been applied from contract date to October 2022 for declining market.										
The individual line adjustments based on match paring, agent collaboration and an estimated cost to replicate the upgrade/remodeling differences. The sales used represent a good substitution for the subject property based on similar overall GLA, bedroom/bath count, year built, quality of construction and location. GLA adjustments applied at \$100 per sq ft and based on paired sales analysis. Lot size adjustments found unwarranted as all lots are very similar in size and lot utility. Age adjustments found unwarranted as all properties are very similar in remaining economic life as well as have been adjusted any upgrades/condition differences. Condition adjustments are for interior upgrade differences determined via MLS photos and commentary and in some cases with conversation with listing agents. Adjustments applied at a percentage of replacement cost which is researched via numerous on line replacement cost websites (i.e., Homewyse.com, HomeAdvisor.com, Lowes, HomeDepot, etc.). Solar power (owned) amenity adjusted at \$30,000. Sales utilized are considered good purchase alternatives. Sales utilized are considered the best and only comparables available within the prior twelve month time frame and the most appropriate in representation of subject property.										
Insufficient data available to extract market support for sola and heating/cooling differentials, therefore no adjustments applied.										
Comparable 1 is inferior in gross living area. This sale incurred sales concessions in the amount of \$5,000 which were adjusted. A 1% adjustment applied for declining market.										
Comparable 2 is a model match to subject requiring no adjustments. This is our most recent sale available, and as it had a contract date of November 2022, no adjustment warranted for declining market.										
See Additional Comparables page 6 for continued Sales Comparison Summary and Reconciliation commentary										
Indicated Value by Sales Comparison Approach \$ 712,000										

RESIDENTIAL APPRAISAL REPORT

File No.: F230010

COST APPROACH	COST APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Cost Approach was not developed for this appraisal.	
	Provide adequate information for replication of the following cost figures and calculations.	
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):	
INCOME APPROACH	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	
	Source of cost data: _____	
	Quality rating from cost service: _____ Effective date of cost data: _____	
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	
PUD	PROJECT INFORMATION FOR PUDs (if applicable) <input checked="" type="checkbox"/> The Subject is part of a Planned Unit Development.	
	Legal Name of Project: <u>Temecula Lane</u>	
	Describe common elements and recreational facilities: <u>Pool/Spa, Parks, Greenbelts, Security Gated</u>	
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ <u>712,000</u> Cost Approach (if developed) \$ <u>N/A</u> Income Approach (if developed) \$ <u>N/A</u>	
	Final Reconciliation <u>The Sales Comparison Analysis was given most consideration as it is deemed the best indicator of value. As this is a predominantly owner occupied area limited rental data. As a result the Income Approach was considered but not used. Due to the difficulty in establishing a defensible land value the Cost Approach was considered however not developed.</u>	
	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: <u>The purpose and intended use of this report is to develop and report an opinion of current market value to assist the client in evaluating the subject property as of March 14, 2023 (Retrospective), for bankruptcy purposes.</u>	
	<input checked="" type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ <u>712,000</u> , as of: <u>03/14/2023 (Retrospective)</u> , which is the effective date of this appraisal.	
	If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.	
ATTACHMENTS	A true and complete copy of this report contains <u>34</u> pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
	Attached Exhibits:	
	<input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input checked="" type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input checked="" type="checkbox"/> Sketch Addendum	
	<input checked="" type="checkbox"/> Map Addenda <input checked="" type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum	
	<input type="checkbox"/> Hypothetical Conditions <input checked="" type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/>	
SIGNATURES	Client Contact: <u>Victoria Scarth</u> Client Name: <u>Jared Scarth</u>	
	E-Mail: <u>victoriascarth@gmail.com</u> Address: <u>31222 Mangrove Drive, Temecula, CA 92592</u>	
	APPRaiser	
		
	Appraiser Name: <u>Dianna S Dunn</u>	
	Company: <u>Pacific Appraisals</u>	
	Phone: <u>(951) 261-8055</u> Fax: _____	
	E-Mail: <u>pacificappraisal1@gmail.com</u>	
	Date of Report (Signature): <u>04/05/2023</u>	
	License or Certification #: <u>AR023017</u> State: <u>CA</u>	
Designation: <u>Certified Residential Real Estate Appraiser</u>		
Expiration Date of License or Certification: <u>03/01/2025</u>		
Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: <u>04/02/2023</u>		
SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)		
Supervisory or Co-Appraiser Name: _____		
Company: _____		
Phone: _____ Fax: _____		
E-Mail: _____		
Date of Report (Signature): _____		
License or Certification #: _____ State: _____		
Designation: _____		
Expiration Date of License or Certification: _____		
Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: _____		

ADDITIONAL COMPARABLE SALES

File No.: F230010

FEATURE		SUBJECT		COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address		31222 Mangrove Dr Temecula, CA 92592		31267 Strawberry Tree Ln Temecula, CA 92592					
Proximity to Subject				0.04 miles NE					
Sale Price		\$ N/A		\$ \$780,000		\$		\$	
Sale Price/GLA		\$ N/A /sq.ft.		\$ 369.49 /sq.ft.		\$ /sq.ft.		\$ /sq.ft.	
Data Source(s)		Physical Inspection		CRMLS#220005392SD;DOM 15					
Verification Source(s)		ParcelQuest		MLS/ParcelQuest/Doc#198016					
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+(-) \$ Adjust.		DESCRIPTION	
Sales or Financing		N/A		Conv					
Concessions		N/A		2000		-2,000			
Date of Sale/Time		N/A		04/27/2022		-23,400			
Rights Appraised		Fee Simple		Fee Simple					
Location		Residential		Residential					
Site		4,356 sf		5,662 sf					
View		Residential		Residential					
Design (Style)		Contmpry		Contmpry					
Quality of Construction		Average		Average					
Age		14		15					
Condition		Average		SuperiorUpgrades		-40,000			
Above Grade		Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms
Room Count		8	4	3.0	8	4	3.0		
Gross Living Area		2,389 sq.ft.		2,111 sq.ft.		+27,800		sq.ft.	
Basement & Finished		0sf		0sf					
Rooms Below Grade		None		None					
Functional Utility		Average		Average					
Heating/Cooling		FAU/CAC		FAU/CAC					
Energy Efficient Items		None		SolarPwr(Own)		-30,000			
Garage/Carport		2 Car Garage		2 Car Garage					
Porch/Patio/Deck		Patio/Porch		Patio/Porch					
Fireplace(s)		1 Fireplace		1 Fireplace					
Amenities		None		None					
ListPrice/DaysonMarket		N/A		\$749,000/15					
Type of Sale		N/A		Standard Sale					
Net Adjustment (Total)				<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$		-67,600		<input type="checkbox"/> + <input type="checkbox"/> - \$	
Adjusted Sale Price of Comparables				\$		712,400		\$	
Summary of Sales Comparison Approach									
Comparable 3 is inferior in gross living area. A 3% adjustment applied for declining market. At the time this property sold in June of 2022, there was a frenzy of competing offers taking place in Riverside county on most properties, which drove sales prices above list prices, this is a prime example of such. This property was originally listed for \$629,999 and sold well above list price at \$700,000.									
Comparable 4 is also inferior in gross living area, however superior in interior upgrades/condition. This property has been extensively upgraded throughout. This property is superior in solar power (owned) amenity. This sale incurred sales concessions in the amount of \$2,000 which were adjusted. A 3% adjustment applied for declining market. At the time this property sold in April of 2022, there was a frenzy of competing offers taking place in Riverside county on most properties which drove sales prices above list prices, this is a prime example of such. This property was originally listed for \$749,000 and sold well above list price, forcing the buyer to come in with extra cash to close the sale.									
Greatest weight is given comparable 2 as a model match requiring no adjustments and our most recent sale available. Secondary weight is given comparables 1 and 3 requiring least amount of adjustments and being similar in interior upgrades/condition. Remaining weight given comparable 4 due to being superior in solar power amenity as well as interior upgrades/condition.									

Assumptions, Limiting Conditions & Scope of Work

File No.: F230010

Property Address: 31222 Mangrove Dr	City: Temecula	State: CA	Zip Code: 92592
Client: Jared Scarth	Address: 31222 Mangrove Drive, Temecula, CA 92592		
Appraiser: Dianna S Dunn	Address: P O Box 982, Lake Elsinore, CA 92531		

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Certifications

File No.: F230010

Property Address: 31222 Mangrove Dr City: Temecula State: CA Zip Code: 92592
Client: Jared Scarth Address: 31222 Mangrove Drive, Temecula, CA 92592
Appraiser: Dianna S Dunn Address: P O Box 982, Lake Elsinore, CA 92531

APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Additional Certifications: None

DEFINITION OF MARKET VALUE *:

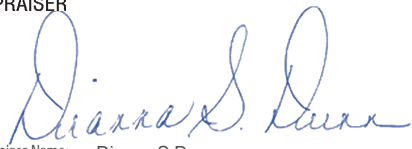
Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

DEFINITION OF FAIR MARKET VALUE as required by Internal Revenue Service:

Fair market value (FMV) is the price that property would sell for on the open market. It is the price that would be agreed on between a willing buyer and a willing seller, with neither being required to act, and both having reasonable knowledge of the relevant facts.

Client Contact: Victoria Scarth	Client Name: Jared Scarth
E-Mail: victoriascarth@gmail.com	Address: 31222 Mangrove Drive, Temecula, CA 92592
APPRAISER	
SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)	
 Appraiser Name: Dianna S Dunn Company: Pacific Appraisals Phone: (951) 261-8055 Fax: _____ E-Mail: pacificappraisal1@gmail.com Date Report Signed: 04/05/2023 License or Certification #: AR023017 State: CA Designation: Certified Residential Real Estate Appraiser Expiration Date of License or Certification: 03/01/2025 Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: 04/02/2023	Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date Report Signed: _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____



Borrower	N/A					
Property Address	31222 Mangrove Dr					
City	Temecula	County	Riverside	State	CA	Zip Code 92592
Lender/Client	Jared Scarth					

PURPOSE, INTENDED USE, AND INTENDED USER OF THE REPORT

Purpose and Intended Use. The purpose and intended use of this report is to develop and report an opinion of market value to assist the client in evaluating the subject property as of **March 14, 2023 (Retrospective)**.

Intended User. The intended user of the report is Jared Scarth, legal counsel and the court for estimate of market value as of **March 14, 2023 (Retrospective)** for bankruptcy purposes. The use of this report, or any portion, by any other party is prohibited.

The use of this appraisal for loan purposes or use by any lender for loan purposes, is strictly prohibited. This is a one time use by the client as described above.

PROPERTY RIGHTS APPRAISED

The property is appraised as if held in **fee simple estate**, with all rights that can be lawfully owned with the exception of the four powers that forever will remain with the sovereign, being taxation, escheat, eminent domain, and police power (zoning). It is regarded as having a good and merchantable title, and responsible ownership.

SCOPE OF WORK

The following is a summary outline of the amount and type of information researched and the analysis employed in this appraisal assignment. The scope of work includes , but not limited to, the following:

- Communication with the client to define the assignment.
- Establishing the appropriate intended use and purpose of the assignment.
- Analyse of public data, title information (when provided), and legal descriptions.
- Inspection of the interior and exterior of the subject property.
- Gather and analyze applicable market data, with particular emphasis on comparable sales.
- Inspection of the exterior of all properties listed as comparables.
- Verification of subject gross living area and pertinent structures by measuring the unit and providing a completed sketch.
- Evaluate marketability of properties as to conformity, environmental and physical conditions, supply and demand, highest and best use analysis, and balance within the market.
- Analysis of the economic features of the neighborhood, as well as, competing markets that may have an impact on the subject's market area.
- Consider and analyze applicable valuation approaches, methods, and procedures.
- Reconcile information analyzed, appraisal procedures followed, and the reasoning that supports the analysis, opinions, and conclusions. The reconciliation includes all hypothetical conditions, extraordinary assumptions, limiting conditions, and/ or permitted departures from specific requirements.
- Reporting the final results to the client of record.

Definition of Market Value

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Borrower	N/A					
Property Address	31222 Mangrove Dr					
City	Temecula	County	Riverside	State	CA	Zip Code 92592
Lender/Client	Jared Scarth					

APPROACHES TO VALUE

This appraisal is completed in accordance with the Uniform Standards of Professional Appraisal Practice. By agreement with the client, departures was invoked as the (Income) Approach was considered and found applicable but not necessary to produce results that are credible. This reports departs from Standards Rule 1-4 (b) (i), (ii) and (iii).

SPECIAL ASSUMPTIONS AND LIMITATIONS TO APPRAISAL

A current preliminary title report was not provided for our review. Since we did not have access to a current title report depicting all matters that may or may not have impact on the property, we emphasize that the value estimated herein assumes no adverse conditions. If a title report were to uncover unfavorable conditions, the value conclusion for the subject property could be impacted and therefore this report would be subject to revision.

HYPOTHETICAL CONDITIONS/EXTRAORDINARY ASSUMPTIONS

As this is a retrospective valuation based on the effective date of March 14, 2023, it is assumed subject's interior/exterior condition to be consistent with the condition that was visualized at the time of the interior/exterior inspection date of April 02, 2023. Should it be found at a later time that subject's condition was not as assumed, the appraiser reserves the right to amend this appraisal report accordingly. Extraordinary Assumption applied. Use of Extraordinary Assumptions may have an effect on the reconciled value.

DIGITAL SIGNATURES

This appraisal company utilizes digitally generated signatures on all electronically transmitted original appraisals. Digital signatures are commonly used within the appraisal profession and allows for improved performance with regard to electronic data transmission. All electronic signatures utilized in this report have a security feature maintained by individual passwords for each signing appraiser. No person can alter the appraisal with the exception of the original signing appraiser(s). The digitally generated signatures are to be considered live signatures if they signed in blue ink. If the signatures are not signed in blue ink, the appraisal is not considered an original copy. These signatures are legally binding and equivalent to an analog signature.

ENVIRONMENTAL DISCLAIMER

In this appraisal assignment, the existence of potentially hazardous materials used in the construction or maintenance of the building, such as the presence of ureaformaldehyde foam insulation and/or the existence of toxic waste, which may or may not be present on the property was not observed by me, nor do I have any knowledge of the existence of such materials on or in the property. The appraiser however is not qualified to detect such substances. I urge the client to retain an expert in this field if desired.

The appraiser assumes no responsibility for the possible presence of asbestos, radon or other toxic/hazardous materials on or about the property. It is possible that any "cottage cheese" type finish on the ceiling contains asbestos, as might the wiring in the range, oven, and fans and in other electrical appliances in the property.

Unless otherwise stated in this report, the existence of hazardous/toxic substances, (which may be present on the subject's property), was not visually obvious to the appraiser. The visual inspection undertaken by the appraiser was performed in the normal course of the field inspection and results are for the internal use of the named financial institution. The results of the inspection are not any form of assurance or not assurance to any other party as to the existence/nonexistence of hazardous/toxic substances. No hazardous/toxic substances were visually observed on adjacent properties. The appraiser however is not qualified to detect such substances and no tests were conducted on the subject property and or the adjacent properties to confirm the visual observations. The value estimate (and any reliance hereon) is predicated on the assumption that there are no such substances on or near the subject property that would cause a loss in value. The client is advised to retain its own expert at its own expense if one desired.

If the subject was constructed prior to 1978, it may contain lead-based paint or other hazardous substances. The client is hereby notified that the appraiser is not qualified to detect these substances and that it is beyond the scope of this assignment to ascertain the presence of lead based paint and or other hazardous substances that might be present in the subject property. The client is advised to consult a qualified expert(s) in the detection of lead-based paint and other hazardous substances if further information is desired.

Borrower	N/A					
Property Address	31222 Mangrove Dr					
City	Temecula	County	Riverside	State	CA	Zip Code 92592
Lender/Client	Jared Scarth					

SALES HISTORY GUIDELINES AND ANALYSIS

All agreements of sales, options, or listings of the subject property current as of the effective date of the appraisal, all sales of the subject property that occurred within three (3) years prior to the effective date of the appraisal, and of any comparable sales within three (3) years of the date of the appraisal were analyzed.

Subject prior transfer was on 12/14/2009 for \$325,000.

HIGHEST AND BEST USE ANALYSIS

The highest and best use of a site is that reasonable and probable use that supports the highest present value as of the date of the appraisal. The highest and best use of a property always takes into consideration the existing improvements as identified by an improvement analysis. In estimating the highest and best contemplated uses of the subject property (the property is viewed both as vacant and as improved), the use must satisfy legally permissible, physically possible, financially feasible and maximally productive criteria. Generally the existing use will continue until the land value (in its highest and best use) exceeds the total value of the property in its existing use. Thus the highest and best use of the subject property is presumed to be "as improved" unless it can be readily demonstrated that change is imminent through transitional trends, market demand, and/or legal forces.

The subject property meets the test of highest and best use as being:

1. Physically possible
2. Reasonable probable
3. Legally permissible
4. Financially feasible

As supply and demand are in balance for the type of property, the type of product that might be built on the subject's site, the current improvements (at the time of the appraisal) are considered to be the highest and best use of the subject site.

DIRECT SALES COMPARISON

The comparable sales were verified by the inclusion of the recorded deed numbers. All comparable data was generally localized to within one mile or less of the subject property, using the most similar properties available. The comparable data shown in the report represents the most pertinent data applicable to the assignment. The subject neighborhood was inspected to assist the appraiser's primary data sources were Marshall & Swifts Cost Handbook, and printed as well as computer-based real estate information services (may include but not limited to: National Data Cooperative, Dataquick Information Services, and Experian Information Services) the appraiser may also have obtained useful information from a Board of Realtors Multiple Listing Service; from personal conversations with property owners, real estate sales people, and city/county building/zoning personnel. Where possible, sales prices and terms of sales were verified with someone familiar with the sale. Reasonable care was used in the measuring the property, and dimensions shown on the sketch are as accurate as possible, but square footage is not guaranteed.

The date of sales reported are the closing dates. Many comparable closed sales were considered in the making of this appraisal. Dollar adjustments reflect the market reaction to the difference between the comparable sales and the subject property. These adjustments are based on the appraisers knowledge of the market, training and experience. The closed sales displayed are considered to be the most comparable at the time of the appraisal and the best indicators of value for the subject property.

FINAL RECONCILIATION

The market (sales comparison), cost, and income approaches were considered in developing an opinion of market value in this report. The market approach was given primary consideration and is regarded the most reliable method for this type of property, as it best reflects the actions of typical buyers in the market place.

The Cost Approach was considered, however not developed.

The income approach was considered, but not developed as the subject property is located in a neighborhood of predominantly owner occupied properties with limited appropriate data.

After adjusting the comparable sales for differences in the market approach, the indicated value for the subject property ranges from \$706,400 to \$715,800. The estimate of market value for the subject property is \$712,000 which, is bracketed by the sales and the indicated value range and appears reasonable, as well as, being supported by the market data.

Borrower	N/A					
Property Address	31222 Mangrove Dr					
City	Temecula	County	Riverside	State	CA	Zip Code 92592
Lender/Client	Jared Scarth					

Exposure Time: Exposure time is the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market.

Exposure time appears to be typical of 0-15 days for aggressively marketed and properly priced properties.

3 YEAR DISCLOSURE STATEMENT

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

• Neighborhood - Description

The subject is located in a private gated community identified as Temecula Lane, which consists of a mix of condominiums and single family residences. There are mandatory homeowner's association dues of \$120 per month. Single family residences are estimated to total 99 units. The single family residences gross living area ranges are from 1,870 sf to 2,389 sf (total of three models), with the mean gross living area of 2,111 sf. Lot sizes range from 3,920 sf to 5,662 sf with the mean lot size of 4,356 sf. Ages range from 13 years to 16 years with the mean age at 14 years. All needed amenities and employment are located within close proximity, with the Interstate - 15 freeway located approximately 2.2 miles northwest and the 215 freeway approximately 7 miles northwest.

• Neighborhood - Market Conditions

Analysis of subject's market area indicates values to show a decline beginning approximately in October 2022 and stabilizing through the past three months. Demand and supply appear to be in shortage in view of very limited sales transactions of single family residences. Sales financing are typically Conventional/FHA. REO, short sales and foreclosures are not present. Standard sales are the predominate activity. Sales price % to list price has declined from 101.05% to 99.20% in this development.

• Improvements - Additional Features

Open patio and porch, stainless steel appliances, center island, granite countertops, walkin pantry, walkin closets, fireplace in family room, central heat and air-conditioning, wood perimeter fencing and finished two car builtin garage.

The subject is in overall average condition interior and exterior. Deferred maintenance noted with hardwood flooring showing wear, door jambs and door frames in need of paint, interior walls in need of paint, estimated cost to cure approximately \$1,500 for paint. Flooring remediation is unknown as it is not known if floors can be sanded and re-stained/sealed or if it needs replacement. Deferred maintenance is cosmetic in nature, therefore has little to no effect on value. The appraiser was unable to fully visualize some of the rooms due to the extent of contents and is assuming they are in average condition with no repairs needed. No physical, functional or external inadequacies were noted at the time of inspection. All utilities were on and mechanical systems appeared functional at the time of inspection. Water heater is double strapped. Carbon monoxide detectors present. Smoke alarms are installed. Per request of the homeowner, interior photos were limited to main living areas.

I

Market Area Description - Boundaries, Description, Conditions

Neighborhood Boundaries: Temecula Creek to the north, Via Del Coronado to the east, Loma Linda Road to the south and Bellflower Lane to the west.

The subject is located on an interior lot. The lot size is typical for the area. Topography is level. No external or adverse conditions noted. Subject is indicated to be located within a flood hazard area "AE"

Borrower	N/A				
Property Address	31222 Mangrove Dr				
City	Temecula	County	Riverside	State	CA Zip Code 92592
Lender/Client	Jared Scarth				

This appraisal report is not a home inspection. It does not guarantee or imply that the house is free of defects or property condition problems. The appraiser is not a home inspector. It is suggested that the borrower secure a professional inspection of the property and take the necessary steps to insure the house is acceptable, should there be any concerns.

This Report is one of the following types:

☐ **Restricted Appraisal Report** (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, I have no provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Note any USPAP related issues requiring disclosure and any State mandated requirements: None

Signature: Dianna S Dunn
 Name: Dianna S Dunn
Certified Residential Real Estate Appraiser
 State Certification #: AR023017
 or State License #:
 State: CA Expiration Date of Certification or License: 03/01/2025
 Date of Signature and Report: 04/05/2023
 Effective Date of Appraisal: 03/14/2023 (Retrospective)
 Inspection of Subject: ☐ None ☒ Interior and Exterior ☐ Exterior-Only
 Date of Inspection (if applicable): 04/02/2023

Signature: _____
Name: _____

State Certification #: _____
or State License #: _____

State: _____ Expiration Date of Certification or License: _____

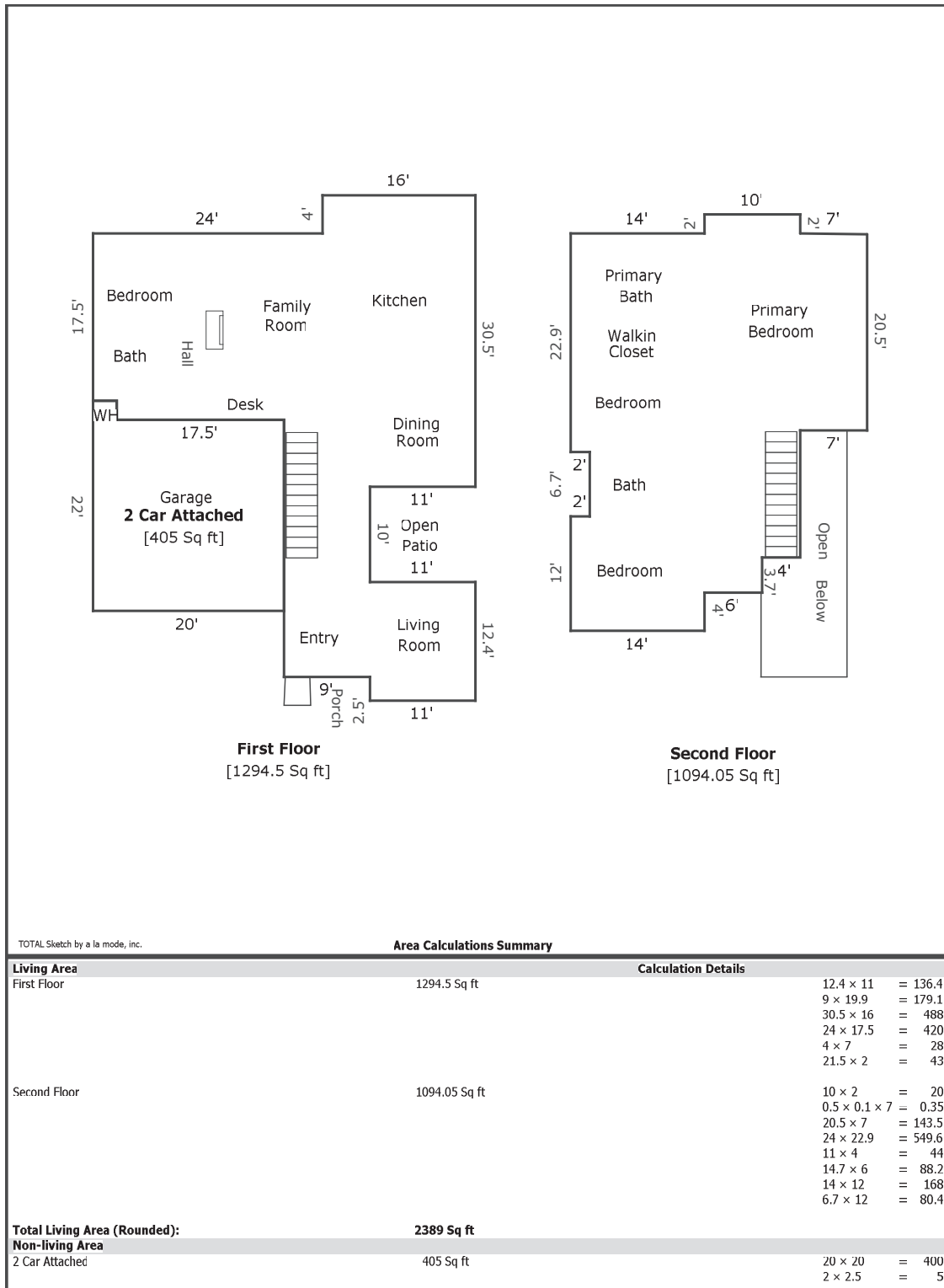
Date of Signature: _____

Inspection of Subject: ☐ None ☐ Interior and Exterior ☐ Exterior-Only

Date of Inspection (if applicable): _____

Building Sketch

Borrower	N/A				
Property Address	31222 Mangrove Dr				
City	Temecula	County	Riverside	State	CA Zip Code 92592
Lender/Client	Jared Scarth				



Plat Map

Borrower	N/A						
Property Address	31222 Mangrove Dr						
City	Temecula	County	Riverside	State	CA	Zip Code	92592
Lender/Client	Jared Scarth						

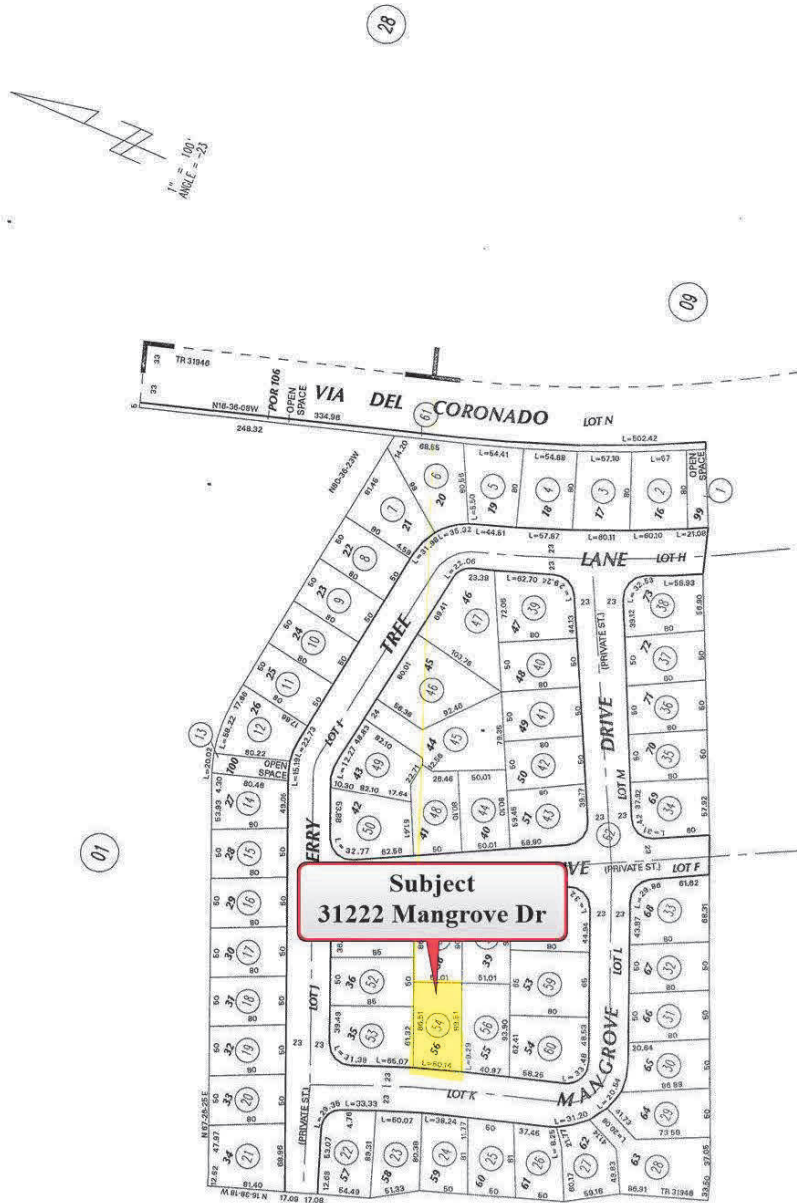
961-43
961-01

T.R.A. 013-004

SEC. 20 T. 3S., R. 2W
CITY OF TEMECULA

THIS MAP WAS PREPARED FOR ASSESSMENT PURPOSES ONLY. NO LIABILITY IS ASSUMED FOR THE ACCURACY OF THE DATA SHOWN. ASSESSOR'S PARCEL MAY NOT COMPLY WITH LOCAL LOT-SPLIT OR BUILDING SITE ORDINANCES.

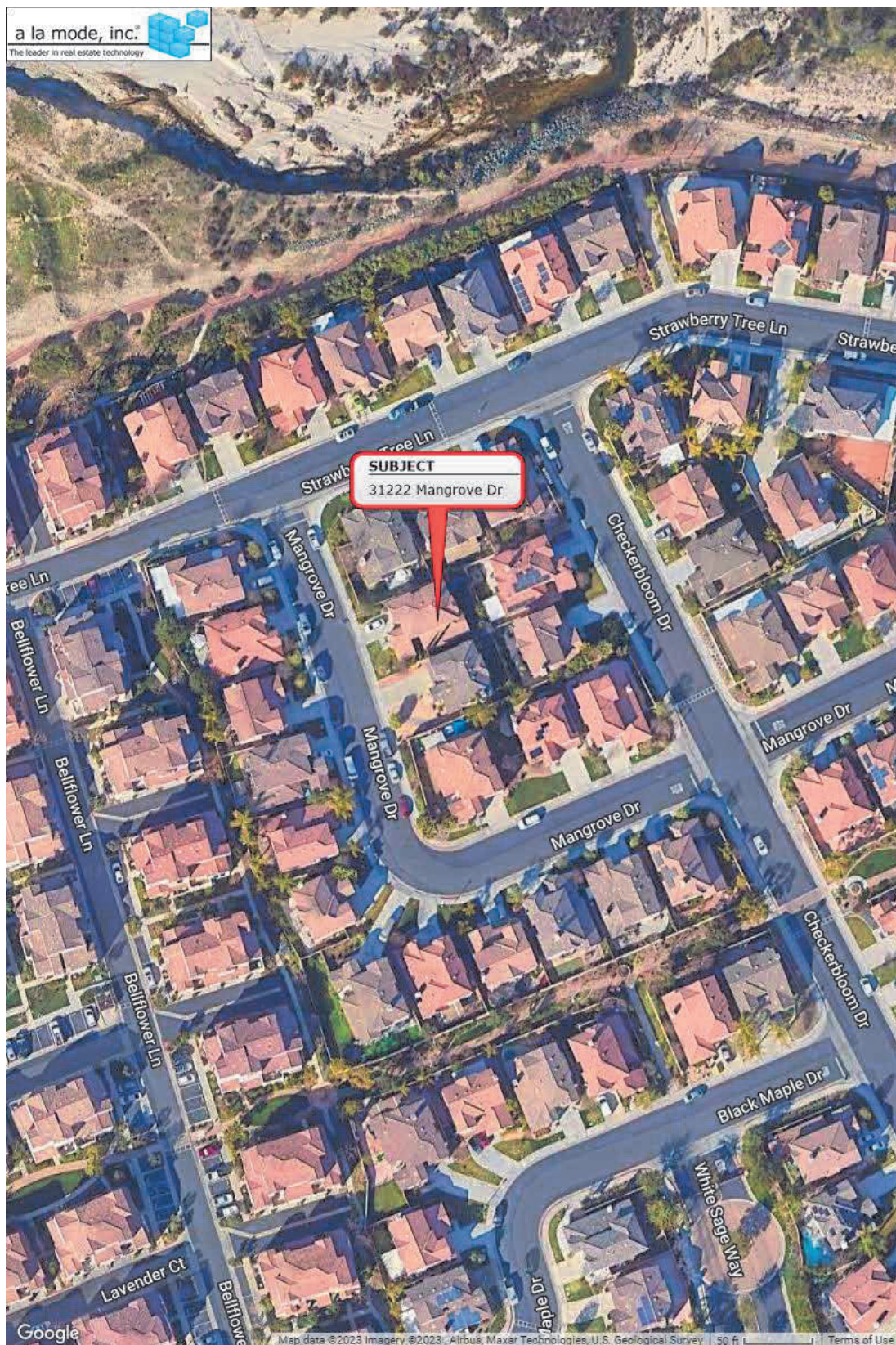
DEC 27 2007



MB 421/28-36 TRACT MAP NO. 31946

ASSESSOR'S MAP BK061 PG. 43
Riverside County, Calif.

Borrower	N/A				
Property Address	31222 Mangrove Dr				
City	Temecula	County	Riverside	State	CA Zip Code 92592
Lender/Client	Jared Scarth				



Borrower	N/A				
Property Address	31222 Mangrove Dr				
City	Temecula	County	Riverside	State	CA Zip Code 92592
Lender/Client	Jared Scarth				



3/30/23, 1:09 PM

Property Detail Printout



County Last Updated: 03/21/2023

Property Location

Address: 31222 MANGROVE DR	City: TEMECULA	Zip: 92592-4176
APN#: 961-430-054	Use Code: Single Family Residence	County: Riverside
Tract: 31946	Census Tract: 432.50	Zone:
Map Page/Grid: /	Legal Desc: .10 ACRES M/L IN LOT 56 MB 421/028 TR 31946	
Total Assessed Value: 395,309	Tax Amount: 4,722.86	
Percent Improvement: 0.84	Tax Year / Assessor Year: 2022 / 2022	

Current Owner Information

Current Owner: SCARTH,JARED H	Owner Address: 31222 MANGROVE DR
City, State, Zip: TEMECULA, CA, 92592-4176	Owner Occupied: Yes
Last Transaction: 12/17/2018	Deed Type: deed of trust
Amount: 220,631	Document: 0000487781

Last Sale Information

Transferred From: DROVETTA,VICTORIA C	Seller Address:
Recording / Sale Date: 12/14/2009 / 09/23/2009	Prior Recording / Sale Date: 12/14/2009 /
Most Recent Sale Price:	Prior Sale Price: 325,000
Document Number: 0000641537	Prior Document No.: 0000641536
Document Type: grant deed/deed of trust	Prior Document Type: grant deed/deed of trust

Lender Information

Lender: WELLS FARGO BANK	Full/Partial: F
Loan Amount / 2nd Trust Deed: 319,055 /	Loan Type: FHA fix

Physical Information

Building Area: 2,389	# of Bedrooms: 4	Lot Size Sqft / Acreage: 4,356 / 0.10
Additional: 0	# of Bathrooms: 2.50	Year Built / Effective: 2009 / 2010
Garage: 424	# of Stories: 2	Heating: Central
First Floor: 0	Total Rooms: 0	Cooling: Central Air
Second Floor: 0	# of Units: 0	Roof Type: Tile
Third Floor: 0	Garage/Carport: Attached Garage	Construction/Quality: / 7
Basement Finished: 0	Fireplaces: 1	Building Shape:
Basement Unfinished: 0	Pool/Spa:	View:

Flood Data and Map

Flood Zone: AE	Panel Number: 06065C3305G	Panel Date: 2008-08-28	Community Number: 060742
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HOME ACCOUNT SEARCH CHECK OUT COUNTY HOME CONTACT US

←BACK ACCOUNT SUMMARY

Tax Year 2022

PARCEL NUMBER	GEO PARCEL #	LAST UPDATE
961430054	961430054	4/4/2023 4:52:09 PM

Assessment Data

Description	Value
Net Taxable Value	\$395,309.00

Exemptions

No Tax Exemptions Records Found

Taxing Agencies

Tax Payment Distribution

For information regarding these charges please contact the Taxing Agency directly at the numbers listed here.

General Purpose

Taxing Authority	Phone	Net Rate	Net Tax
01-0000-GP GENERAL PURPOSE	See Phone List	1.0000000000 %	\$3,953.08
Fund Type Total		1.0000000000 %	\$3,953.08

Debt

Taxing Authority	Phone	Net Rate	Net Tax
03-9201-D MT SAN JACINTO JR COLLEGE	See Phone List	0.0132000000 %	\$52.18
04-5498-D EMWD IMP DIST U-8	See Phone List	0.0015000000 %	\$5.93
04-5301-D MWD EAST 1301999	See Phone List	0.0035000000 %	\$13.84
03-6520-D TEMECULA UNIFIED B&I	See Phone List	0.0238900000 %	\$94.44
28-5275-D RCWD R DIV DS	See Phone List	NA	\$182.43
Fund Type Total		0.0420900000 %	\$348.82

Special Assessment

Taxing Authority	Phone	Net Rate	Net Tax
68-2912-FC TEMECULA PKS/LTG SRVS	See Phone List	NA	\$74.44
68-5305-FC MWD STANDBY EAST	See Phone List	NA	\$6.94
68-2916-FC TEMECULA TRASH/RECYCLING	See Phone List	NA	\$330.58
68-1379-FC FLD CNTL STORMWATER/CLEANWATER	See Phone List	NA	\$2.40
68-5402-FC EMWD INFRASTRUCTURE AVAILABILITY CHARGE	See Phone List	NA	\$6.60
Fund Type Total			\$420.96
Total		1.04209 %	\$4,722.86

NOTE: Tax Authority Districts 28-5251, 28-5275 and 28-5291 are applied to the land value only.

Payments

TAX YEAR	BILL NUMBER	PMT TYPE	RECEIPT NUMBER	AMOUNT PAID	LAST PAID
2022	2022004653407	Payment	B22.406829	\$2,361.43	12/8/2022

Form SCNLTR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE



PARCELQUEST FLOOD REPORT

SUBJECT PROPERTY ADDRESS

31222 MANGROVE DR
TEMECULA, CA 92592

FLOOD ANALYSIS PROVIDED BY

COMMUNITY INFORMATION

Community Name: **City of Temecula**
County: **RIVERSIDE**
Community Number: **060742**
Panel Number / Date: **06065C3305G / 2008-08-28**

FLOOD ANALYSIS INFORMATION

Flood Analysis Date: **04/05/2023**
Flood Zone: **AE**
Census Block: **060650432073**

FLOOD HAZARD INFORMATION

Is the subject property located within a Special Flood Hazard Area?: **YES**

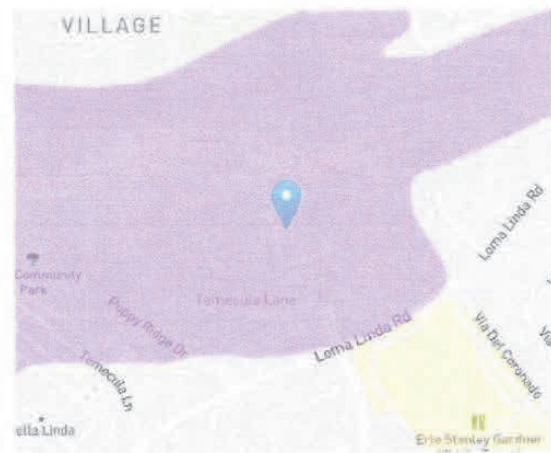
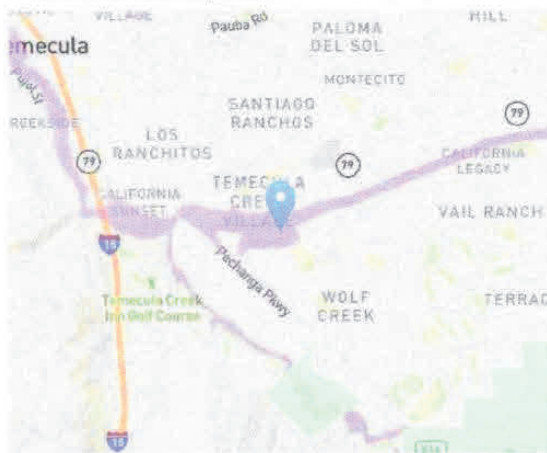
Community participation in the National Flood Insurance Program: **TRUE**

LEGEND

Flood Zones

- Zone A
- Zone B
- Zone D
- Zone V

Zones C and X are transparent





PARCELQUEST FLOOD REPORT

UNDERSTANDING FLOOD HAZARD INFORMATION - THE FIRST STEP TO PROTECT YOUR HOME

Flooding is the most common natural disaster in the United States, experienced in all 50 states with causes ranging from hurricanes to snowmelt. Just a few inches of water in a home can cost thousands of dollars in damage, and most homeowners insurance policies do not cover acts of flooding.

Your Flood Analysis provides an aerial view of the subject property and the surrounding area, illustrating the potential flood risk to help facilitate the purchase decision. The analysis brings you property information and identifies whether or not the subject property is located within a Special Flood Hazard Area (SFHA) and whether or not the community participates in FEMA's National Flood Insurance Program (NFIP).

FAQs: *

What is a Special Flood Hazard Area (SFHA)?

This area is identified by FEMA as having a high risk for flooding. Also called a floodplain, the area has a higher chance of experiencing floods, and homes are considered 26% more likely to suffer flood damage.

How does the SFHA impact me?

A property within a SFHA does not necessarily make the property less desirable. However, it's necessary for buyers to be aware of potential risks and take the appropriate measures to protect their home should flooding occur. Considering that the chance of suffering flood damage is higher during the term of a mortgage for properties within the SFHA, the mortgage lender will require the purchase of flood insurance for the secured property (mandatory purchase requirement).

What is FEMA's National Flood Insurance Program (NFIP)?

In 1968, Congress implemented the NFIP to help homeowners financially protect themselves. Flood insurance pays all covered claims, even if a federal disaster is not declared. Flood insurance can be purchased, provided that the property is located within a community that participates in the NFIP.

Where can I find more information on the NFIP and flood insurance?

More information can be found on the following websites:
www.Fema.gov and www.FloodSmart.gov.

What are flood zones?

Flood zones are land areas identified by the Federal Emergency Management Agency (FEMA). Each flood zone describes that land area in terms of its risk of flooding. Everyone lives in a flood zone—it's just a question of whether you live in a low, moderate, or high risk area.

HOW TO READ YOUR FLOOD ANALYSIS:

Step 1. **Review the Subject Property Address and Characteristics.**

Step 2. **Is the subject property located within a Special Flood Hazard Area (SFHA)?**

YES: The federal "mandatory purchase" of flood insurance is required on loans secured by this property if the building on the property lies within the SFHA. This requirement applies for the life of the loan, as long as the property remains within a SFHA.

NO: The federal "mandatory purchase" requirement of flood insurance does not apply. The lending institution makes the final determination on whether flood insurance is required, and flood insurance is available at a reduced rate for properties not within a SFHA.

AREA NOT MAPPED: FEMA has not completed an official flood study of this area and the flood risk is undetermined. Either the area is identified on the flood map as "Zone D" or FEMA has not issued a flood map. Flood insurance is available if the community participates in the NFIP.

Step 3. **Community participation in the National Flood Insurance Program (NFIP)?**

TRUE: The final phase of a community's participation in the National Flood Insurance Program. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available under the Act.

FALSE: A community for which the Mitigation Division Administrator has not authorized the sale of flood insurance under the NFIP. Typically political subdivisions (i.e., regional flood control districts or county governments).

Step 4. **Review the Flood Insurance Rate Map (FIRM) and legend to read the map.**

Borrower	N/A				
Property Address	31222 Mangrove Dr				
City	Temecula	County	Riverside	State	CA Zip Code 92592
Lender/Client	Jared Scarth				

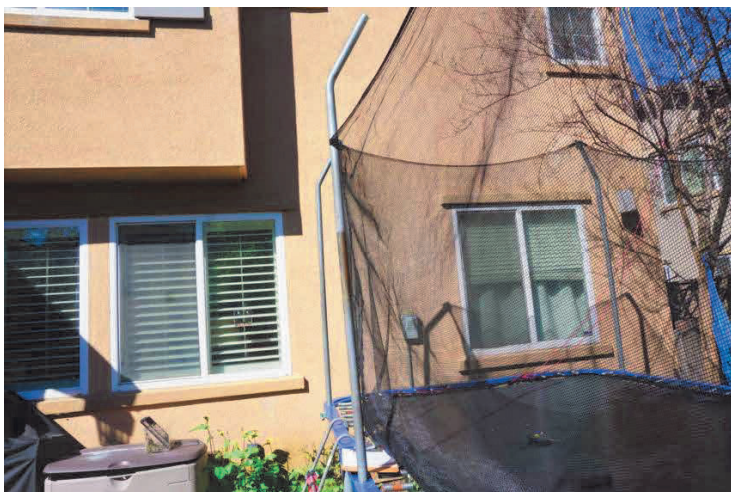


Subject Front

31222 Mangrove Dr
Sales Price N/A
Gross Living Area 2,389
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3.0
Location Residential
View Residential
Site 4,356 sf
Quality Average
Age 14



Subject Rear



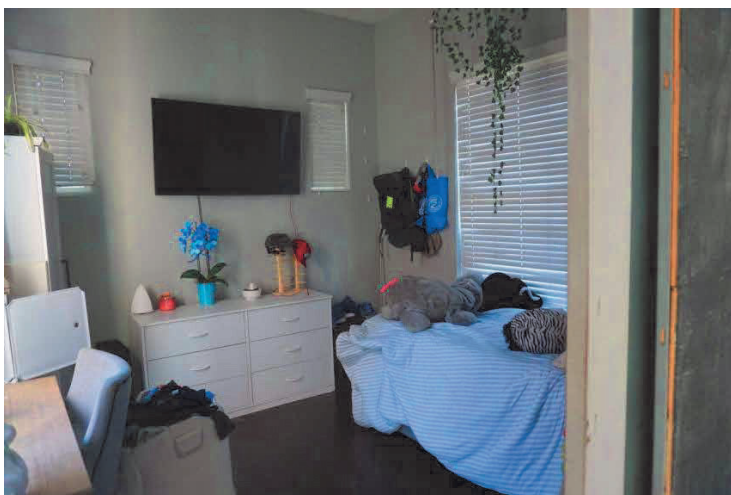
Subject Rear

Photograph Addendum

Borrower	N/A					
Property Address	31222 Mangrove Dr					
City	Temecula	County	Riverside	State	CA	Zip Code 92592
Lender/Client	Jared Scarth					



Foyer/Entry



Living Room



Stairwell

Photograph Addendum

Borrower	N/A				
Property Address	31222 Mangrove Dr				
City	Temecula	County	Riverside	State	CA Zip Code 92592
Lender/Client	Jared Scarth				



Dining Room



Family Room



Kitchen

Borrower	N/A				
Property Address	31222 Mangrove Dr				
City	Temecula	County	Riverside	State	CA Zip Code 92592
Lender/Client	Jared Scarth				



Kitchen



Primary Bedroom



Primary Bathroom

Borrower	N/A				
Property Address	31222 Mangrove Dr				
City	Temecula	County	Riverside	State	CA Zip Code 92592
Lender/Client	Jared Scarth				



Rear Yard



Rear Yard



Open Patio with Above Ground Spa
(Personal Property)

Borrower	N/A				
Property Address	31222 Mangrove Dr				
City	Temecula	County	Riverside	State	CA Zip Code 92592
Lender/Client	Jared Scarth				



Street View



Street View



Additional Front View

Borrower	N/A				
Property Address	31222 Mangrove Dr				
City	Temecula	County	Riverside	State	CA Zip Code 92592
Lender/Client	Jared Scarth				



Comparable 1

31240 Strawberry Tree Ln
Prox. to Subject 0.04 miles NW
Sales Price \$700,000
Gross Living Area 2,111
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3.0
Location Residential
View Residential
Site 3,920 sf
Quality Average
Age 14



Comparable 2

31246 Black Maple Dr
Prox. to Subject 0.06 miles SE
Sales Price \$711,500
Gross Living Area 2,389
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3.0
Location Residential
View Residential
Site 3,920 sf
Quality Average
Age 16



Comparable 3

31242 Black Maple Dr
Prox. to Subject 0.07 miles S
Sales Price \$700,000
Gross Living Area 2,111
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3.0
Location Residential
View Residential
Site 3,920 sf
Quality Average
Age 13

Borrower	N/A				
Property Address	31222 Mangrove Dr				
City	Temecula	County	Riverside	State	CA Zip Code 92592
Lender/Client	Jared Scarth				



Comparable 4

31267 Strawberry Tree Ln
Prox. to Subject 0.04 miles NE
Sales Price \$780,000
Gross Living Area 2,111
Total Rooms 8
Total Bedrooms 4
Total Bathrooms 3.0
Location Residential
View Residential
Site 5,662 sf
Quality Average
Age 15

Comparable 5

Prox. to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Comparable 6

Prox. to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



Business, Consumer Services & Housing Agency
BUREAU OF REAL ESTATE APPRAISERS
REAL ESTATE APPRAISER LICENSE

Dianna S. Dunn

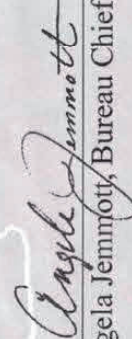
has successfully met the requirements for a license as a residential real estate appraiser in the State of California and is, therefore, entitled to use the title:

“Certified Residential Real Estate Appraiser”

This license has been issued in accordance with the provisions of the Real Estate Appraisers' Licensing and Certification Law.

BREA APPRAISER IDENTIFICATION NUMBER: AR 023017

Effective Date: March 2, 2023
Date Expires: March 1, 2025


Angela Jemmoty, Bureau Chief, BREA

3069593

THIS DOCUMENT CONTAINS A TRUE WATERMARK - HOLD UP TO LIGHT TO SEE "CHAIN LINK"

Dianna Dunn
P.O. Box 982
Lake Elsinore, CA 92531

(951) 261-8055 Office
(951) 445-0725 Cell

pacificappraisal1@gmail.com
www.pacificappraisal.com

Professional Experience

County of Riverside, Riverside, CA
Assessment Appeals Board Member

Commission/Advisory Group Member, 2015 – Present

- Hear appeals on the assessment of property value by the Assessor. The board hears testimony, reviews documents submitted in support of the valuation appeal and deliberates to render an unbiased professional decision as to the cash equivalent value of a property appeal, to review, equalize and adjust assessments on the local roll, to direct the Assessor of necessary changes.

Pacific Coast Appraisal Management, Inc.

Quality Control Review, 2011 – 2012

- Perform quality control reviews on completed appraisals to assure compliance with USPAP, FNMA, FHLMC, FIRREA, and FHA guidelines and regulations.
- Increased productivity and timelines for quality control assurance.

Appraiser Search.com, Temecula, CA

Customer Service and Sales, 2008 - 2012

- Perform general customer service and sales for internet based appraiser directory.
- Contact present clients for renewals of featured listings.
- Provide secure handling of customer information.

Pacific Appraisals, Lake Elsinore, CA

Owner / Operator, 2006 - Present

- Reception and management of appraisal orders for up to 18 staff appraisers located throughout California. (currently one man operation)
- Invoicing and delivery of completed appraisal reports.
- Selection, verification, and qualification review of potential appraisers.
- Analysis of marketing objectives and monthly profit and loss.
- Fee Appraiser
- Litigation Appraiser with expert witness testimony

Pacific Appraisals, Temecula, CA

Office Manager, 2005 - 2006

- Reception and distribution of appraisal orders for 10 staff appraisers located throughout the state of California.
- Invoicing and delivery of completed appraisal reports.
- Maintain constant communication between appraisers, mortgage brokers, and clients.

Independent Fee Appraiser, San Pedro, CA

Independent Appraiser, 1994 - 2002

- Performed residential appraisals for various banks, mortgage brokers, lenders and homeowners.
- Inspect properties, collect and analyze market data, form opinion of value and develop complete appraisal reports compliant with USPAP, FNMA, FHLMC, FIRREA, and FHA regulations.
- Full Residential Appraisals, Condos, Exterior Inspections, Limited Appraisals, Multi-Family properties, field and desk reviews, rent surveys, income operating statements, updates, and 442 completion certifications.

Education and Training

California Real Estate Appraiser License AR-023017

List of completed education courses provided upon request

EXHIBIT C

EXCEPTIONS

AT THE DATE HEREOF, ITEMS TO BE CONSIDERED AND EXCEPTIONS TO COVERAGE IN ADDITION TO THE PRINTED EXCEPTIONS AND EXCLUSIONS IN SAID POLICY FORM WOULD BE AS FOLLOWS:

1. Property taxes, which are a lien not yet due and payable, including any assessments collected with taxes to be levied for the fiscal year 2022-2023
2. Property taxes, including any personal property taxes and any assessments collected with taxes, are as follows:

Tax Identification No.: 961-430-054
Fiscal Year: 2021-2022
1st Installment: \$2,310.80 Paid
2nd installment: \$2,310.80 Open (Delinquent after April 10)
Penalty and Cost: \$269.14
Homeowners Exemption: None Shown
Code Area: 013-004

3. Any liens or other assessments, bonds, or special district liens including without limitation, Community Facility Districts, that arise by reason of any local, City, Municipal or County Project or Special District.
4. The lien of supplemental or escaped assessments of property taxes, if any, made pursuant to the provisions of Chapter 3.5 or Part 2, Chapter 3, Articles 3 and 4 respectively (commencing with Section 75) of the Revenue and Taxation Code of the State of California as a result of the transfer of title to the vestee named in Schedule A; or as a result of changes in ownership or new construction occurring prior to date of policy
5. Covenants, conditions, or restrictions, if any, appearing in the Public Records; however, this policy insures against loss or damage arising from:
 - (a) the violation of those covenants, conditions, or restrictions on or prior to Date of Policy;
 - (b) a forfeiture or reversion of Title from a future violation of those covenants, conditions, or restrictions, including those relating to environmental protection; and
 - (c) provisions in those covenants, conditions, or restrictions, including those relating to environmental protection, under which the lien of the Insured Mortgage can be extinguished, subordinated, or impaired.

As used in paragraph 2(a), the words "covenants, conditions, or restrictions" do not refer to or include any covenant, condition, or restriction (a) relating to obligations of any type to perform maintenance, repair or remediation on the Land, or (b) pertaining to environmental protection of any kind or nature, including hazardous or toxic matters, conditions, or substances, except to the extent that a notice of a violation or alleged violation affecting the Land has been recorded or filed in the Public Records at Date of Policy and is not referenced in an addendum attached to this policy.

6. Any easements or servitudes appearing in the Public Records; however, this policy insures against loss or damage arising from (a) the encroachment, at Date of Policy, of the improvements on any easement, and (b) any interference with or damage to existing improvements, including lawns, shrubbery, and trees, resulting from the use of the easements for the purposes granted or reserved.

**EXCEPTIONS
(Continued)**

7. Any lease, grant, exception, or reservation of minerals or mineral rights or other subsurface substances appearing in the Public Records; however, this policy insures against loss or damage arising from (a) any effect on or impairment of the use of the Land for residential one-to-four family dwelling purposes by reason of such lease, grant, exception or reservation of minerals or mineral rights or other subsurface substances, and (b) any damage to existing improvements, including lawns, shrubbery, and trees, resulting from the future exercise of any right to use the surface of the Land for the extraction or development of the minerals or mineral rights or other subsurface substances so leased, granted, excepted, or reserved. Nothing herein shall insure against loss or damage resulting from contamination, explosion, fire, fracturing, vibration, earthquake or subsidence.

8. A deed of trust to secure an indebtedness in the amount shown below,

Amount: \$302,560.00
Dated: November 9, 2012
Trustor/Grantor: Jared H. Scarth, a married Person
Trustee: Fidelity National Title Ins Co.
Beneficiary: Wells Fargo Bank, N.A., a National Association
Loan No.: Not Set Out
Recording Date: November 20, 2012
Recording No.: [2012-0562106, of Official Records](#)

A substitution of trustee under said deed of trust which names, as the substituted trustee, the following

Trustee: Clear Recon Corp.
Recording Date: October 16, 2017
Recording No.: [2017-0428137, of Official Records](#)

An agreement to modify the terms and provisions of said deed of trust as therein provided

Executed By: Jared H. Scarth, married/sole and separate and Wells Fargo Bank, N.A.
Recording Date: December 17, 2018
Recording No.: [2018-0487781, of Official Records](#)

An agreement to modify the terms and provisions of said deed of trust as therein provided

Executed By: Jared H. Scarth, married/sole and separate and Wells Fargo Bank, N.A.
Recording Date: October 22, 2021
Recording No.: [2021-0624783, of Official Records](#)

9. A deed of trust to secure an indebtedness in the amount shown below,

Amount: \$20,000.00
Dated: August 30, 2017
Trustor/Grantor: Jared Scarth
Trustee: The Turoci Firm, Inc., a California Corporation
Beneficiary: Western Star Financial, Inc.
Loan No.: Not Set Out
Recording Date: August 30, 2017
Recording No.: [2017-0360327, of Official Records](#)

10. A deed of trust to secure an indebtedness in the amount shown below,

**EXCEPTIONS
(Continued)**

Amount: \$17,250.00
Dated: October 2, 2017
Trustor/Grantor: Jared H. Scarth, an individual
Trustee: Prominence Capital Partners, LLC, a California Limited Liability Company
Beneficiary: Prominence Capital Partners, LLC, a California Limited Liability Company
Loan No.: Not Set Out
Recording Date: October 5, 2017
[Recording No.:](#) [2017-0413611, of Official Records](#)

A substitution of trustee under said deed of trust which names, as the substituted trustee, the following

Trustee: First American Title Insurance Company
Recording Date: March 27, 2018
[Recording No.:](#) [2018-0115619, of Official Records](#)

11. A mortgage to secure an indebtedness as shown below,

Amount: \$82,802.15
Dated: October 25, 2018
Mortgaagor: Jared H. Scarth, married/sole and separate
Mortgagee: Secretary of Housing and Urban Development
Loan No.: Not Set Out
Recording Date: November 19, 2018
[Recording No.:](#) [2018-0454232, of Official Records](#)

12. A state tax lien for the amount shown and any other amounts due,

State Identification No.: 384292
Filed By: State of California California Department of Tax and Fee Administration
Taxpayer: Scarth and Associates, a Corporation
Amount: \$23,296.43
Recording Date: November 4, 2019
[Recording No.:](#) [2019-0450434, of Official Records](#)

13. An abstract of judgment for the amount shown below and any other amounts due:

Amount: \$57,442.75
Debtor: Jared H. Scarth, aka Jared Scarth an individual; Scarth and associates, a California Corporation
Creditor: American Express Bank, FSB, a Federal Savings Bank
Date Entered: March 18, 2015
County: Riverside
Court: Superior Court of California
Case No. MCC1401407
Recording Date: July 27, 2015
[Recording No.:](#) [2015-0330350, of Official Records](#)

**EXCEPTIONS
(Continued)**

14. An abstract of judgment for the amount shown below and any other amounts due:

Amount: \$26,083.00
Debtor: Scarth and Associates, Inc.
Creditor: Murrieta Springs Retail Group, LLC
Date Entered: November 21, 2017
County: Riverside
Court: Superior Court of California
Case No. MCC1600881
Recording Date: February 26, 2018
[Recording No:](#) [2018-0071023, of Official Records](#)

15. A lien for unsecured property taxes filed by the tax collector of the county shown, for the amount set forth, and any other amounts due.

County: Riverside
Fiscal Year: 2017-2018
Taxpayer: Scarth Jared
County Identification Number: 0464967
Amount: \$935.42
Recording Date: November 03, 2017
[Recording No:](#) [2017-0459509, of Official Records](#)

**PLEASE REFER TO THE "INFORMATIONAL NOTES" AND "REQUIREMENTS" SECTIONS WHICH
FOLLOW FOR INFORMATION NECESSARY TO COMPLETE THIS TRANSACTION.**

END OF EXCEPTIONS

Fill in this information to identify the case:

Debtor 1 Jared Hunter Scarth

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Central District of California

Case number 6:23-bk-10960-WJ

Read the instructions before filling out this form. Use this form to make a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment. A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571. Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Official Form 410 Proof of Claim

04/22

Part 1: Identify the Claim

1. Who is the current creditor?		Wells Fargo Bank, N.A.	
Name of the current creditor (the person or entity to be paid for this claim)			
Other names the creditor used with the debtor			
2. Has this claim been acquired from someone else?		<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom?	
3. Where should notices and payments to the creditor be sent?	Where should notices to the creditor be sent?	Where should payments to the creditor be sent? (if different)	
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Wells Fargo Bank, N.A. Default Document Processing MAC# N9286-01Y	Wells Fargo Bank, N.A. Attention: Payment Processing MAC# F2302-04C	
Name		Name	
P.O. Box 1629		1 Home Campus	
Number	Street	Number	Street
Minneapolis MN 55440-9790		Des Moines IA 50328	
City	State	City	State
ZIP Code		ZIP Code	
Contact phone	800-274-7025	Contact phone	800-274-7025
Contact email	POCNOTIFICATIONS@WELLSFARGO.COM	Contact email	POCNOTIFICATIONS@WELLSFARGO.COM
Uniform claim identifier for electronic payments in chapter 13 (if you use one): WFCEMGF2310960CAC76219316			

4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____	Filed on _____ MM/DD/YYYY
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: <u>9316</u>	
7. How much is the claim?	\$ <u>243,476.14</u>	Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as healthcare information. <u>Money Loaned</u>	
9. Is all or part of the claim secured?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: <input checked="" type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: <u>31222 MANGROVE DRIVE TEMECULA CA 92592</u> Basis for perfection: <u>Recorded Mortgage/Deed of Trust</u> Attach redacted copies of documents, if any that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of property: \$ _____ Amount of the claim that is secured: \$ <u>243,476.14</u> Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ <u>660.06</u> Annual Interest Rate (when case was filed) <u>3.25</u> % <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable <input type="checkbox"/> Fixed with Steps due to loan modification	
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ _____	
11. Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____	

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)? ☒ No
☐ Yes. Check all that apply:

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$ _____
<input type="checkbox"/> Up to \$3,350* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$ _____
<input type="checkbox"/> Wages, salaries, or commissions (up to \$15,150*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$ _____
<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).	\$ _____
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$ _____
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.	\$ _____

* Amounts are subject to adjustment on 04/01/2025 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157 and 3571.

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's attorney or authorized agent.
☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 03/28/2023
MM / DD / YYYY

/s/ Jennifer C. Wong

Signature

Print the name of the person who is completing and signing this claim:

Name

Jennifer C. Wong, Esq.

First name

Middle name

Last name

Title

Attorney for Creditor

Company

McCarthy & Holthus, LLP

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address

2763 Camino Del Rio South, Suite 100

Number

Street

San Diego, CA 92108

City

State

ZIP Code

Contact phone

877-369-6122

Email

bknotice@mccarthyholthus.com

Mortgage Proof of Claim Attachment

(12/15)

If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.

Part 1: Mortgage and Case Information		Part 2: Total Debt Calculation		Part 3: Arrearage as of Date of the Petition		Part 4: Monthly Mortgage Payment	
Case number:	6:23-bk-10960-WJ	Principal balance:	245,867.56	Principal & interest due:	0.00	Principal & interest:	1,099.54
Debtor 1:	Jared Hunter Scarth	Interest due:	306.49	Prepetition fees due:	0.00	Monthly escrow:	498.27
Debtor 2:		Fees, costs due:	0.00	Escrow deficiency for funds advanced:	0.00	Private mortgage insurance:	0.00
Last 4 digits to identify:	9316	Escrow deficiency for funds advanced:	0.00	Projected escrow shortage:	660.06	Optional Products:	0.00
Creditor:	See 410 part 1.1	Other:	0.00	Other:	0.00		
Servicer:	Wells Fargo Bank, N.A.	Less total funds on hand:	- 2,697.91	Less funds on hand:	- 0.00	Total monthly payment:	1,597.81
Fixed accrual/daily simple interest/other:	Fixed Accrual	Total debt:	243,476.14	Total prepetition arrearage:	660.06	*Additional changes to the monthly payment amount may be required because interest rate adjustments or escrow requirement changes.	
		*Not to be used for payoff purposes.					

Part 5 : Loan Payment History from First Date of Default

Account Activity				How Funds Were Applied/Amount Incurred								Balance After Amount Received or Incurred				
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
Date	Contractual payment amount	Funds received	Amount incurred	Description	Contractual due date	Prin, int & esc past due balance	Amount to principal	Amount to interest	Amount to escrow	Amount to fees or charges	Unapplied funds	Principal balance	Accrued interest balance	Escrow balance	Fees / Charges balance	Unapplied funds balance
03/14/2023				Beginning Balances	04/01/2023	0.00						245,867.56	0.00	2,697.91	0.00	0.00
03/14/2023				Bankruptcy Filed	04/01/2023	0.00						245,867.56	0.00	2,697.91	0.00	0.00

WESTERN STAR FINANCIAL, INC.

3845 Tenth Street | Riverside, CA 92501

November 3, 2022

Jared Scarth
31222 Mangrove Dr.
Temecula, CA 92592

Re: Deed of Trust on the property located at 31222 Mangrove Drive

Dear Mr. Scarth,

Under the terms of the Deed of Trust on your property securing your Note dated August 30, 2017 (the "Note"), Western Star Financial, Inc., hereby notifies you that the following amount is past due.

Principal Balance on the Note:	\$20,400.00
Late Fees	\$10,000.00
Interest: *	<u>\$28,167.29</u>
TOTAL AMOUNT DUE:	\$58,567.29

*Interest is calculated at the rate of 15% per annum from August 30, 2017 to October 30, 2022 as agreed upon under the terms of the Note

You are hereby notified that you are in default and payment is due immediately. Further, you are notified that because you are in default, if payment is not received by 5:00 pm at our office on November 21, 2022, Western Star Financial Inc., will be forced to foreclose on the property referenced above under the Deed of Trust executed by you.

Thank you in advance for your prompt attention to this matter. I look forward to hearing from you. If you have any questions, please do not hesitate to contact Mr. Turoci at (760) 954-4489 or todd@theturocifirm.com.

Sincerely,

/s/ Dana Cormey, J.D.

Western Star Financial, Inc.

STATEMENT

Bill To: Jared Scarth
31222 Mangrove Dr.
Temecula, CA 92592
scarthandassociates@gmail.com

Statement Date	11/1/2022
Statement #	135
Customer ID	Scarth

Remittance	
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Balance Due \$58,567.29
Payment Due Date ASAP - PAST DUE

Western Star Financial, Inc.
3845 Tenth Street
Riverside, CA 92501

Original Loan Amount \$20,400
Interest Rate: 15.00%
Loan Maturity Date: 9/1/2018

Subject Property Address: 31222 Mangrove Dr., Temecula, CA 92592

Account Activity

DATE	LATE FEE	BEGINNING BALANCE	PAYMENT RECEIVED	APPLIED TOWARDS PRINCIPAL	APPLIED TOWARDS INTEREST	ENDING BALANCE
8/30/17		\$20,400.00	\$0.00	-\$255.00	\$0.00	\$20,655.00
9/30/17		\$20,655.00	\$0.00	-\$258.19	\$0.00	\$20,913.19
10/30/17		\$20,913.19	\$0.00	-\$261.41	\$0.00	\$21,174.60
11/30/17		\$21,174.60	\$0.00	-\$264.68	\$0.00	\$21,439.28
12/30/17		\$21,439.28	\$0.00	-\$267.99	\$0.00	\$21,707.28
1/30/18		\$21,707.28	\$0.00	-\$271.34	\$0.00	\$21,978.62
2/28/18		\$21,978.62	\$0.00	-\$274.73	\$0.00	\$22,253.35
3/30/18		\$22,253.35	\$0.00	-\$278.17	\$0.00	\$22,531.52
4/30/18		\$22,531.52	\$0.00	-\$281.64	\$0.00	\$22,813.16
5/30/18		\$22,813.16	\$0.00	-\$285.16	\$0.00	\$23,098.32
6/30/18		\$23,098.32	\$0.00	-\$288.73	\$0.00	\$23,387.05
7/30/18		\$23,387.05	\$0.00	-\$292.34	\$0.00	\$23,679.39
8/30/18		\$23,679.39	\$0.00	-\$295.99	\$0.00	\$23,975.38
9/30/18	\$200.00	\$23,975.38	\$0.00	-\$302.19	\$0.00	\$24,477.58
10/30/18	\$200.00	\$24,477.58	\$0.00	-\$308.47	\$0.00	\$24,986.05
11/30/18	\$200.00	\$24,986.05	\$0.00	-\$314.83	\$0.00	\$25,500.87
12/30/18	\$200.00	\$25,500.87	\$0.00	-\$321.26	\$0.00	\$26,022.13
1/30/19	\$200.00	\$26,022.13	\$0.00	-\$327.78	\$0.00	\$26,549.91
2/28/19	\$200.00	\$26,549.91	\$0.00	-\$334.37	\$0.00	\$27,084.28
3/30/19	\$200.00	\$27,084.28	\$0.00	-\$341.05	\$0.00	\$27,625.34
4/30/19	\$200.00	\$27,625.34	\$0.00	-\$347.82	\$0.00	\$28,173.15
5/30/19	\$200.00	\$28,173.15	\$0.00	-\$354.66	\$0.00	\$28,727.82
6/30/19	\$200.00	\$28,727.82	\$0.00	-\$361.60	\$0.00	\$29,289.42
7/30/19	\$200.00	\$29,289.42	\$0.00	-\$368.62	\$0.00	\$29,858.03
8/30/19	\$200.00	\$29,858.03	\$0.00	-\$375.73	\$0.00	\$30,433.76
9/30/19	\$200.00	\$30,433.76	\$0.00	-\$382.92	\$0.00	\$31,016.68
10/30/19	\$200.00	\$31,016.68	\$0.00	-\$390.21	\$0.00	\$31,606.89
11/30/19	\$200.00	\$31,606.89	\$0.00	-\$397.59	\$0.00	\$32,204.48
12/30/19	\$200.00	\$32,204.48	\$0.00	-\$405.06	\$0.00	\$32,809.53
1/30/20	\$200.00	\$32,809.53	\$0.00	-\$412.62	\$0.00	\$33,422.15
2/29/20	\$200.00	\$33,422.15	\$0.00	-\$420.28	\$0.00	\$34,042.43
3/29/20	\$200.00	\$34,042.43	\$0.00	-\$428.03	\$0.00	\$34,670.46
4/29/20	\$200.00	\$34,670.46	\$0.00	-\$435.88	\$0.00	\$35,306.34
5/29/20	\$200.00	\$35,306.34	\$0.00	-\$443.83	\$0.00	\$35,950.17
6/29/20	\$200.00	\$35,950.17	\$0.00	-\$451.88	\$0.00	\$36,602.05
7/29/20	\$200.00	\$36,602.05	\$0.00	-\$460.03	\$0.00	\$37,262.07

Account Activity

DATE	LATE FEE	BEGINNING BALANCE	PAYMENT RECEIVED	APPLIED TOWARDS PRINCIPAL	APPLIED TOWARDS INTEREST	ENDING BALANCE
8/29/20	\$200.00	\$37,262.07	\$0.00	-\$468.28	\$0.00	\$37,930.35
9/29/20	\$200.00	\$37,930.35	\$0.00	-\$476.63	\$0.00	\$38,606.98
10/29/20	\$200.00	\$38,606.98	\$0.00	-\$485.09	\$0.00	\$39,292.06
11/29/20	\$200.00	\$39,292.06	\$0.00	-\$493.65	\$0.00	\$39,985.71
12/29/20	\$200.00	\$39,985.71	\$0.00	-\$502.32	\$0.00	\$40,688.04
1/29/21	\$200.00	\$40,688.04	\$0.00	-\$511.10	\$0.00	\$41,399.14
2/28/21	\$200.00	\$41,399.14	\$0.00	-\$519.99	\$0.00	\$42,119.12
3/28/21	\$200.00	\$42,119.12	\$0.00	-\$528.99	\$0.00	\$42,848.11
4/28/21	\$200.00	\$42,848.11	\$0.00	-\$538.10	\$0.00	\$43,586.22
5/28/21	\$200.00	\$43,586.22	\$0.00	-\$547.33	\$0.00	\$44,333.54
6/28/21	\$200.00	\$44,333.54	\$0.00	-\$556.67	\$0.00	\$45,090.21
7/28/21	\$200.00	\$45,090.21	\$0.00	-\$566.13	\$0.00	\$45,856.34
8/28/21	\$200.00	\$45,856.34	\$0.00	-\$575.70	\$0.00	\$46,632.04
9/28/21	\$200.00	\$46,632.04	\$0.00	-\$585.40	\$0.00	\$47,417.44
10/28/21	\$200.00	\$47,417.44	\$0.00	-\$595.22	\$0.00	\$48,212.66
11/28/21	\$200.00	\$48,212.66	\$0.00	-\$605.16	\$0.00	\$49,017.82
12/28/21	\$200.00	\$49,017.82	\$0.00	-\$615.22	\$0.00	\$49,833.04
1/28/22	\$200.00	\$49,833.04	\$0.00	-\$625.41	\$0.00	\$50,658.46
2/28/22	\$200.00	\$50,658.46	\$0.00	-\$635.73	\$0.00	\$51,494.19
3/28/22	\$200.00	\$51,494.19	\$0.00	-\$646.18	\$0.00	\$52,340.37
4/28/22	\$200.00	\$52,340.37	\$0.00	-\$656.75	\$0.00	\$53,197.12
5/28/22	\$200.00	\$53,197.12	\$0.00	-\$667.46	\$0.00	\$54,064.58
6/28/22	\$200.00	\$54,064.58	\$0.00	-\$678.31	\$0.00	\$54,942.89
7/28/22	\$200.00	\$54,942.89	\$0.00	-\$689.29	\$0.00	\$55,832.18
8/28/22	\$200.00	\$55,832.18	\$0.00	-\$700.40	\$0.00	\$56,732.58
9/28/22	\$200.00	\$56,732.58	\$0.00	-\$711.66	\$0.00	\$57,644.24
10/28/22	\$200.00	\$57,644.24	\$0.00	-\$723.05	\$0.00	\$58,567.29
					Current Balance:	\$58,567.29

If you have any questions, please contact Todd Turoci at (951) 784-1678
Please make checks payable to Western Star Financial, Inc.

Recording Requested By:
First American Title Insurance Company

When Recorded Mail To:
First American Title Insurance Company
4795 Regent Blvd, Mail Code 1011-F
Irving, TX 75063
866-429-5179

TSG No.: 8774639
TS No.: CA2200287323
APN: 961-430-054
Property Address: 31222 MANGROVE DRIVE
TEMECULA, CA 92592

Page 1 of 2
Recorded in Official Records
County of Riverside
Peter Aldana
Assessor-County Clerk-Recorder

**This document was electronically submitted
to the County of Riverside for recording**
Received by: MARY #420

NOTICE OF TRUSTEE'S SALE

ATTENTION RECORDER: THE FOLLOWING REFERENCE TO AN ATTACHED SUMMARY IS APPLICABLE TO
THE NOTICE PROVIDED TO THE TRUSTOR ONLY

NOTE: THERE IS A SUMMARY OF THE INFORMATION IN THIS DOCUMENT ATTACHED

注：本文件包含一个信息摘要

참고사항: 본 첨부 문서에 정보 요약서가 있습니다

NOTA: SE ADJUNTA UN RESUMEN DE LA INFORMACIÓN DE ESTE DOCUMENTO
TALA: MAYROONG BUOD NG IMPORMASYON SA DOKUMENTONG ITO NA NAKALAKIP
LƯU Ý: KÈM THEO ĐÂY LÀ BẢN TRÌNH BÀY TÓM LƯỢC VỀ THÔNG TIN TRONG TÀI LIỆU NÀY

YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 10/02/2017, UNLESS YOU TAKE ACTION TO PROTECT
YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF
THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 03/14/2023 at 09:00 A.M., First American Title Insurance Company, as duly appointed Trustee under and pursuant to Deed
of Trust recorded 10/05/2017, as Instrument No. 2017-0413611, in book , page , , of Official Records in the office of the County
Recorder of RIVERSIDE County, State of California. Executed by:

JARED H SCARTH, AN INDIVIDUAL,

WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH, CASHIER'S CHECK/CASH EQUIVALENT or
other form of payment authorized by 2924h(b). (Payable at time of sale in lawful money of the United States) At the bottom of
the stairway to the building located at 849 W. Sixth Street, Corona, CA 92882

All right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and
State described as: AS MORE FULLY DESCRIBED IN THE ABOVE MENTIONED DEED OF TRUST APN# 961-430-054

The street address and other common designation, if any, of the real property described above is purported to be:
31222 MANGROVE DRIVE, TEMECULA, CA 92592

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any,
shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or
encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided
in said note(s), advances, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created
by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable
estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$ 50,385.28. The beneficiary
under said Deed of Trust has deposited all documents evidencing the obligations secured by the Deed of Trust and has declared all
sums secured thereby immediately due and payable, and has caused a written Notice of Default and Election to Sell to be executed.
The undersigned caused said Notice of Default and Election to Sell to be recorded in the County where the real property is located.

Trustee Sale No. CA2200287323

NOTICE TO POTENTIAL BIDDERS: If you are considering bidding on this property lien, you should understand that there are risks involved in bidding at a trustee auction. You will be bidding on a lien, not on the property itself. Placing the highest bid at a trustee auction does not automatically entitle you to free and clear ownership of the property. You should also be aware that the lien being auctioned off may be a junior lien. If you are the highest bidder at the auction, you are or may be responsible for paying off all liens senior to the lien being auctioned off, before you can receive clear title to the property. You are encouraged to investigate the existence, priority, and size of outstanding liens that may exist on this property by contacting the county recorder's office or a title insurance company, either of which may charge you a fee for this information. If you consult either of these resources, you should be aware that the same lender may hold more than one mortgage or deed of trust on the property.

NOTICE TO PROPERTY OWNER: The sale date shown on this notice of sale may be postponed one or more times by the mortgagee, beneficiary, trustee, or a court, pursuant to Section 2924g of the California Civil Code. The law requires that information about trustee sale postponements be made available to you and to the public, as a courtesy to those not present at the sale. If you wish to learn whether your sale date has been postponed, and if applicable, the rescheduled time and date for the sale of this property, you may call (916)939-0772 or visit this internet website <http://search.nationwideposting.com/propertySearchTerms.aspx>, using the file number assigned to this case CA2200287323. Information about postponements that are very short in duration or that occur close in time to the scheduled sale may not immediately be reflected in the telephone information or on the Internet Website. The best way to verify postponement information is to attend the scheduled sale.

NOTICE TO TENANT: You may have a right to purchase this property after the trustee auction if conducted after January 1, 2021, pursuant to Section 2924m of the California Civil Code. If you are an "eligible tenant buyer," you can purchase the property if you match the last and highest bid placed at the trustee auction. If you are an "eligible bidder," you may be able to purchase the property if you exceed the last and highest bid placed at the trustee auction. There are three steps to exercising this right of purchase. First, 48 hours after the date of the trustee sale, you can call (916)939-0772, or visit this internet website <http://search.nationwideposting.com/propertySearchTerms.aspx>, using the file number assigned to this case CA2200287323 to find the date on which the trustee's sale was held, the amount of the last and highest bid, and the address of the trustee. Second, you must send a written notice of intent to place a bid so that the trustee receives it no more than 15 days after the trustee's sale. Third, you must submit a bid, by remitting the funds and affidavit described in Section 2924m(c) of the Civil Code, so that the trustee receives it no more than 45 days after the trustee's sale. If you think you may qualify as an "eligible tenant buyer" or "eligible bidder," you should consider contacting an attorney or appropriate real estate professional immediately for advice regarding this potential right to purchase.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagor, the Mortgagee or the Mortgagee's attorney.

Date: 2-13-2023

First American Title Insurance Company
4795 Regent Blvd, Mail Code 1011-F
Irving, TX 75063

First American Title Insurance Company MAY BE
ACTING AS A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY INFORMATION OBTAINED
MAY BE USED FOR THAT PURPOSE


DeeAnn Gregory
Authorized Signatory

FOR TRUSTEE'S SALE INFORMATION PLEASE CALL
(916)939-0772

FILED
SUPERIOR COURT OF CALIFORNIA
COUNTY OF RIVERSIDE

NOV 21 2017

V Arnold

NOV 27 2017

1 MICHAEL L. KLEIN, ESQ., SBN 81261
2 AMBER S. CROTHALL, ESQ., SBN 227173
3 GREENMAN, LACY, KLEIN, HINDS, WEISER
4 900 Pier View Way
5 P.O. Box 299
6 Oceanside, California 92049-0299
7 Telephone: (760) 722-1234
8 Facsimile: (760) 722-5860

9 Attorneys for Plaintiff/Cross-Defendant
10 MURRIETA SPRINGS RETAIL GROUP, LLC

11 **SUPERIOR COURT OF THE STATE OF CALIFORNIA**
12 **COUNTY OF RIVERSIDE**
13 **SOUTHWEST JUSTICE CENTER**

14 MURRIETA SPRINGS RETAIL
15 GROUP, LLC, a California limited
16 liability company,

17 Plaintiff,

18 vs.

19 SCARTH & ASSOCIATES, INC., a
20 California corporation; JARED
21 SCARTH, an individual; and DOES 1
22 through 10, inclusive,

23 Defendants.

24 AND RELATED CROSS-COMPLAINT

Case No.: MCC1600881

STIPULATED JUDGMENT;
[proposed] JUDGMENT

25 Plaintiff MURRIETA SPRINGS RETAIL GROUP, LLC ("Plaintiff") and
26 Defendants SCARTH & ASSOCIATES, INC. and JARED SCARTH (collectively,
27 "Defendants"), agree and stipulate as follows:

- 28
1. Judgment shall be entered in favor of Plaintiff and against Defendants,
jointly and severally, in the amount of \$26,083.
 2. That this Judgment shall become final for all purposes upon entry of
judgment, and Plaintiff and Defendants waive any right to appeal or

STIPULATED JUDGMENT

1

Case No.: MCC1600881

GREENMAN, LACY, KLEIN, HINDS, WEISER & HEFFRON
ATTORNEYS AT LAW

900 PIER VIEW WAY POST OFFICE BOX 299
OCEANSIDE, CA 92049-0299
(760) 722-1234 FAX: (760) 722-5860

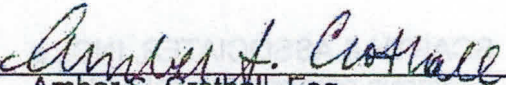
1 Dated: August 9, 2017

2
3
4 
5 Defendant JARED SCARTH


6 APPROVED AS TO FORM:

7
8 Dated: August 9, 2017

9 GREENMAN, LACY, KLEIN, HINDS, WEISER

10 By: 
11 Amber S. Crothall, Esq.
12 Attorney for Plaintiff MURRIETA SPRINGS
13 RETAIL GROUP, LLC

14 Dated: August 9, 2017

15 By: 
16 Victoria Scarth, Esq.
17 Attorney for Defendants SCARTH &
18 ASSOCIATES, INC. and JARED SCARTH

19
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STIPULATED JUDGMENT

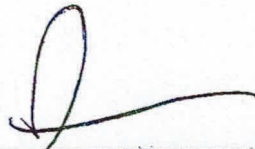
GREENMAN, LACY, KLEIN, HINDS, WEISER & HEFFRON

ATTORNEYS AT LAW

900 PIER VIEW WAY POST OFFICE BOX 299
OCEANSIDE, CA 92080-0299
(760) 722-1234 FAX: (760) 722-9880

- 1 4. That in the event of default in the payment as hereinabove set forth,
2 that a writ of execution may issue without notice or hearing and that
3 Defendants expressly waive notice of entry of judgment, notice of
4 and right to any hearing regarding entry of judgment and notice of
5 default hereon.
6
7 5. The parties request and agree that the Court shall retain jurisdiction
8 over the parties to enforce this Stipulated Judgment until there is full
9 performance of the terms hereof.
10

11
12 NW 21
13 Dated: August 21, 2017

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Judge of the Superior Court



Superior Court of California, County of San Diego - Judgment Calculator

Judgment Information (Required)

[User Guide](#)

Judgment Amount	Interest Rate	Judgment Date	End Date
\$26,083.00	10.0000 %	11/21/2017	03/14/2023

Payment and/or Cost (Optional)

Show

Date <input type="text"/>	Payment Amount <input type="text"/>	Cost <input type="text"/>	<input type="button" value="Add"/>
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Results

Judgment Amount	\$26,083.00	Daily Interest	\$7.1460	Days	1939
Principal Reduction	\$0.00	Interest Accrued	\$0.00		
Principal Balance	\$26,083.00	Interest to Date	\$13,856.09	GRAND TOTAL	
Costs After Judgment	\$0.00	Total Interest	\$13,856.09		\$39,939.09

Fill in this information to identify the case:

Debtor 1	Jared Scarth
Debtor 2	
(Spouse, if filing)	
United States Bankruptcy Court	Central District of California
Case number:	23-10960

FILED
U.S. Bankruptcy Court
Central District of California
3/15/2023
Kathleen J. Campbell, Clerk

**Official Form 410
Proof of Claim**

04/22

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	U.S. Department of Housing and Urban Development Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom?	
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent? U.S. Department of Housing and Urban Development Name 1 Sansome Street, 12th Floor San Francisco, CA 94104 Contact phone Contact email Abigail.F.Greenspan@hud.gov Uniform claim identifier for electronic payments in chapter 13 (if you use one):	Where should payments to the creditor be sent? (if different) U.S. Department of Housing and Urban Development Name 2000 N Classen Blvd Suite 3200 Oklahoma City, OK 73106 Contact phone 1-800-225-5342 Contact email
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) Filed on MM / DD / YYYY	
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing?	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor:	<div style="border-bottom: 1px solid black; width: 100px; float: right;">6108</div>
7. How much is the claim?	\$ <div style="border-bottom: 1px solid black; width: 100px; display: inline-block;">82802.15</div>	Does this amount include interest or other charges? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim?	<p>Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).</p> <p>Limit disclosing information that is entitled to privacy, such as healthcare information.</p> <div style="border-bottom: 1px solid black; width: 100%; text-align: center; margin-top: 10px;">Money Loaned</div>	
9. Is all or part of the claim secured?	<div> <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. The claim is secured by a lien on property. </div> <div style="margin-top: 5px;"> Nature of property: <input checked="" type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i>. <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: <div style="border-bottom: 1px solid black; width: 300px; display: inline-block;"></div> </div> <div style="margin-top: 10px;"> Basis for perfection: <div style="border-bottom: 1px solid black; width: 200px; display: inline-block;">Money Loaned</div> </div> <p style="font-size: small; margin-top: 10px;">Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)</p> <div style="margin-top: 10px;"> Value of property: <div style="border-bottom: 1px solid black; width: 100px; display: inline-block;">\$</div> </div> <div style="margin-top: 5px;"> Amount of the claim that is secured: <div style="border-bottom: 1px solid black; width: 100px; display: inline-block;">\$ 82802.15</div> </div> <div style="margin-top: 5px;"> Amount of the claim that is unsecured: <div style="border-bottom: 1px solid black; width: 100px; display: inline-block;">\$ 0.00</div> <div style="font-size: x-small; margin-left: 10px;">(The sum of the secured and unsecured amounts should match the amount in line 7.)</div> </div> <div style="margin-top: 10px;"> Amount necessary to cure any default as of the date of the petition: <div style="border-bottom: 1px solid black; width: 150px; display: inline-block;">\$</div> </div> <div style="margin-top: 10px;"> Annual Interest Rate (when case was filed) <div style="border-bottom: 1px solid black; width: 50px; display: inline-block;">0.00</div> % </div> <div style="margin-top: 5px;"> <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable </div>	
10. Is this claim based on a lease?	<div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition. \$ <div style="border-bottom: 1px solid black; width: 100px; display: inline-block;"></div> </div>	
11. Is this claim subject to a right of setoff?	<div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: <div style="border-bottom: 1px solid black; width: 300px; display: inline-block;"></div> </div>	

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. <i>Check all that apply:</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%; vertical-align: top;"> <p>A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.</p> <p><input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____</p> <p><input type="checkbox"/> Up to \$3,350 * of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____</p> <p><input type="checkbox"/> Wages, salaries, or commissions (up to \$15,150 *) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____</p> <p><input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____</p> <p><input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____</p> <p><input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(_) that applies \$ _____</p> </td> <td style="width: 30%; vertical-align: top; text-align: right;"> Amount entitled to priority </td> </tr> </table>	<p>A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.</p> <p><input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____</p> <p><input type="checkbox"/> Up to \$3,350 * of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____</p> <p><input type="checkbox"/> Wages, salaries, or commissions (up to \$15,150 *) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____</p> <p><input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____</p> <p><input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____</p> <p><input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(_) that applies \$ _____</p>	Amount entitled to priority
<p>A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.</p> <p><input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____</p> <p><input type="checkbox"/> Up to \$3,350 * of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____</p> <p><input type="checkbox"/> Wages, salaries, or commissions (up to \$15,150 *) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____</p> <p><input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____</p> <p><input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____</p> <p><input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(_) that applies \$ _____</p>	Amount entitled to priority			

* Amounts are subject to adjustment on 4/01/25 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157 and 3571.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.
- ☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- ☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 3/15/2023
MM / DD / YYYY

/s/ Ruth Ann Lambert
Signature

Print the name of the person who is completing and signing this claim:

Name	<u>Ruth Ann Lambert</u>		
	First name	Middle name	Last name
Title	<u>Default Specialist</u>		
Company	<u>ISN Corporation</u>		
	Identify the corporate servicer as the company if the authorized agent is a servicer		
Address	<u>2000 N Classen Blvd Suite 3200</u>		
	Number	Street	
	<u>Oklahoma City, OK 73106</u>		
	City	State	ZIP Code
Contact phone	<u>1-800-225-5342</u>	Email	<u>PCLegal@hud.gov</u>

RECORDING REQUESTED BY
**STATE OF CALIFORNIA
CALIFORNIA DEPARTMENT OF TAX AND
FEE ADMINISTRATION**
AND WHEN RECORDED MAIL TO
**CALIFORNIA DEPARTMENT OF TAX AND
FEE ADMINISTRATION
PO BOX 942879
SACRAMENTO, CALIFORNIA 94279-0055**

2019-0450434

11/04/2019 04:28 PM Fee: \$ 0.00

Page 1 of 1

Recorded in Official Records
County of Riverside
Peter Aldana
Assessor-County Clerk-Recorder



134

NOTICE OF STATE TAX LIEN

Chapter 14 (Commencing with Section 7150
of Division 7 of Title 1 of the Government Code)

Filed with: RIVERSIDE COUNTY

Certificate No. 384292

The California Department of Tax and Fee Administration, hereby certifies that the following named taxpayer(s)
**SCARTH & ASSOCIATES
A CORPORATION**

whose last known address was 31222 MANGROVE DR TEMECULA CA 92592-4176

is (are) liable to the State of California for amounts due from and required to be paid by said taxpayer(s) and duly levied and determined under the provisions of the California Sales and Use Tax Law, Part 1, 1.5 and where applicable, Part 1.6; and Article 9.5 Chapter 8 of Part 2 of Division 4 of Public Resource Code.

Account Number	Tax Period	Assessment	Balance
102-050372	July 1, 2016 - December 31, 2016	September 20, 2017	\$760.00
102-050372	January 1, 2017 - March 31, 2017	October 2, 2017	\$570.00
102-050372	April 1, 2017 - June 30, 2017	October 11, 2017	\$11,588.51
102-050372	July 1, 2017 - September 30, 2017	November 14, 2017	\$9,237.92
102-050372	April 1, 2017 - June 30, 2017	January 11, 2018	\$570.00
102-050372	July 1, 2017 - September 30, 2017	February 14, 2018	\$570.00
TOTAL			\$23,296.43

Additional interest may accrue at the modified adjusted rate established pursuant to Section 6591.5 or 19521 of the Revenue and Taxation Code. Further, additional penalties and collection cost recovery fees may accrue by operation of law. The California Department of Tax and Fee Administration further certifies that it has complied with all of the provisions of the above-cited law, act, or ordinance in its determination of the amounts required to be paid. The liability above set forth is a lien upon all real property and rights to such property, including all after-acquired property and rights to property belonging to the above-named taxpayer(s).

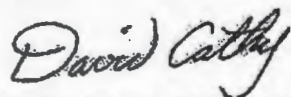
The California Department of Tax and Fee Administration has duly authorized the undersigned to execute this Notice in its name.



Lien ID: 445463

Dated October 9, 2019
At Sacramento, California

The agency has adopted the use of a facsimile signature as shown below:

By 
David Cathy, Authorized Representative



Menu

[Home](#)

[Interest Calculation Tool](#)

Calculate Your Interest

Enter the account type.

Sales and Use Tax ▼

Enter the tax or fee amount. This is the amount of tax or fee due.

23,296.43

Enter the return due date.

09-Oct-2019

Enter the interest end date. Must be set to the date the tax or fee amount will be paid in full.

14-Mar-2023

Interest 5,028.09

[Interest calculation tool Instructions.](#)

Calculate



EXHIBIT D

PLEASE COMPLETE THIS INFORMATION
RECORDING REQUESTED BY:
Amber S. Crothall, Esq.

AND WHEN RECORDED MAIL TO:
Amber S. Crothall, Esq.
Greenman, Lacy, Klein, et al.
P.O. Box 299
Oceanside, CA 92049-0299

2018-0071023

02/26/2018 02:26 PM Fee: \$ 105.00

Page 1 of 3

Recorded in Official Records
County of Riverside
Peter Aldana
Assessor-County Clerk-Recorder



914

Space above this line for recorder's use only

Abstract of Judgment

Title of Document

TRA:

DTT:

THIS PAGE ADDED TO PROVIDE ADEQUATE SPACE FOR RECORDING INFORMATION

(\$3.00 Additional Recording Fee Applies)

Available in Alternate Formats

ACR 238 (Rev. 12/2016)

CEB | **Essential**
calb.com **Forms**

RECORDER'S COVERSHEET

Murrieta Springs

EJ-001

JAN 22 2018

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, address, and State Bar number):
After recording, return to:
Amber S. Crothall, SBN 227173
Greenman, Lacy, Klein, Hinds, Weiser
900 Pier View Way
Oceanside, CA 92054

TEL NO.: 760-722-1234 FAX NO. (optional): 760-722-5860
E-MAIL ADDRESS (Optional):

☒ ATTORNEY FOR ☒ JUDGMENT CREDITOR ☐ ASSIGNEE OF RECORD

SUPERIOR COURT OF CALIFORNIA, COUNTY OF Riverside
STREET ADDRESS: 30755-D Auld Road
MAILING ADDRESS:
CITY AND ZIP CODE: Murrieta, CA 92563
BRANCH NAME: Southwest Justice Center

PLAINTIFF: MURRIETA SPRINGS RETAIL GROUP, LLC
DEFENDANT: SCARTH & ASSOCIATES, INC.; JARED SCARTH

CASE NUMBER:
MCC1600881

**ABSTRACT OF JUDGMENT—CIVIL
AND SMALL CLAIMS**

☐ Amended

FOR COURT USE ONLY

1. The ☒ judgment creditor ☐ assignee of record
applies for an abstract of judgment and represents the following:

a. Judgment debtor's

Name and last known address

SCARTH & ASSOCIATES, INC.
27310 MADISON AVENUE, SUITE #103
TEMECULA CA 92590

b. Driver's license no. [last 4 digits] and state:

☒ Unknown

c. Social security no. [last 4 digits]:

☒ Unknown

d. Summons or notice of entry of sister-state judgment was personally served or mailed to (name and address):

2. ☒ Information on additional judgment debtors is
shown on page 2.

3. Judgment creditor (name and address):

Murrieta Springs Retail Group, LLC
7152 Almaden Lane
Carlsbad, CA 92009

Date: January 17, 2018

Amber S. Crothall

(TYPE OR PRINT NAME)

4. ☐ Information on additional judgment creditors is
shown on page 2.

5. ☐ Original abstract recorded in this county:

a. Date:

b. Instrument No.:

Amber S. Crothall

(SIGNATURE OF APPLICANT OR ATTORNEY)

6. Total amount of judgment as entered or last renewed:
\$26,083.00

7. All judgment creditors and debtors are listed on this abstract.

8. a. Judgment entered on (date): November 21, 2017

b. Renewal entered on (date):

10. ☐ An ☐ execution lien ☐ attachment lien
is endorsed on the judgment as follows:

a. Amount: \$

b. In favor of (name and address):

9. ☐ This judgment is an installment judgment.

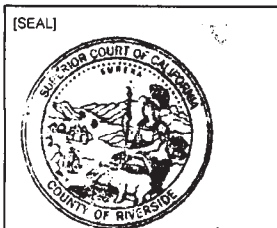
11. A stay of enforcement has

a. ☒ not been ordered by the court.

b. ☐ been ordered by the court effective until
(date):

12. a. ☒ I certify that this is a true and correct abstract of
the judgment entered in this action.

b. ☐ A certified copy of the judgment is attached.



This abstract issued on (date):

01/25/18

Clerk, by

Adriana Pato

, Deputy

Form Adopted for Mandatory Use
Judicial Council of California
EJ-001 [Rev. July 1, 2014]

**ABSTRACT OF JUDGMENT—CIVIL
AND SMALL CLAIMS**

Page 1 of 2
Code of Civil Procedure, §§ 488.480,
674, 700.190

PLAINTIFF: MURRIETA SPRINGS RETAIL GROUP, LLC
DEFENDANT: SCARTH & ASSOCIATES, INC.; JARED SCARTH

COURT CASE NO.:
MCC1600881

NAMES AND ADDRESSES OF ADDITIONAL JUDGMENT CREDITORS:

13. Judgment creditor (*name and address*):

14. Judgment creditor (*name and address*):

15. ☐ Continued on Attachment 15.

INFORMATION ON ADDITIONAL JUDGMENT DEBTORS:

16. Name and last known address

Jared Scarth
31222 Mangrove Drive
Temecula, CA 92592

Driver's license no. [last 4 digits] and state:

☐ Unknown

Social security no. [last 4 digits]: 7621

☐ Unknown

Summons was personally served at or mailed to (*address*):
27310 Madison Ave., Suite 103, Temecula, CA 92590

17. Name and last known address

Driver's license no. [last 4 digits] and state:

☐ Unknown

Social security no. [last 4 digits]:

☐ Unknown

Summons was personally served at or mailed to (*address*):

18. Name and last known address

Driver's license no. [last 4 digits] and state:

☐ Unknown

Social security no. [last 4 digits]:

☐ Unknown

Summons was personally served at or mailed to (*address*):

19. Name and last known address

Driver's license no. [last 4 digits] and state:

☐ Unknown

Social security no. [last 4 digits]:

☐ Unknown

Summons was personally served at or mailed to (*address*):

20. ☐ Continued on Attachment 20.